



SUPREME AUDIT INSTITUTION OF INDIA

लोकहितार्थ सत्यनिष्ठा

Dedicated to Truth in Public Interest

**Report of the
Comptroller and Auditor General of India
on
Implementation of
Pradhan Mantri Awaas Yojna – Gramin
in Uttar Pradesh**



**Government of Uttar Pradesh
Report No. 8 of 2025
(Performance Audit - Civil)**

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Preface

This Report of the Comptroller and Auditor General of India has been prepared for submission to the Governor of Uttar Pradesh under Article 151 of the Constitution of India.

The Report contains results of the Performance Audit of Implementation of Pradhan Mantri Awaas Yojana – Gramin in Uttar Pradesh covering the period 2017-18 to 2022-23.

The instances mentioned in this Report are those which came to notice in the course of test audit for the period 2017-18 to 2022-23 as well as those which came to notice in earlier years, but could not be reported in the previous Audit Reports; matters subsequent to the year 2022-23 have also been included, wherever necessary.

The audit has been conducted in conformity with the Auditing Standards issued by the Comptroller and Auditor General of India.

Executive Summary

Executive Summary

To address the gaps in the erstwhile rural housing schemes and in view of commitment of Government of India (GoI) to provide ‘Housing for All’ by 2022, Indira Awaas Yojana (IAY) was re-structured (November 2016) into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G). PMAY-G aims to provide a pucca house with basic amenities to all the houseless families and families living in kutchha and dilapidated houses in rural areas by 2022. The timeline was extended upto March 2024.

In Uttar Pradesh, construction of 36.15 lakh houses were targeted up to March 2024 under PMAY-G. The financial assistance of ₹ 1.20 lakh for construction of house was to be paid to the beneficiaries in three instalments linked with progress of construction of the house. The cost of unit assistance was to be shared between Government of India (GoI) and State Government in the ratio of 60:40. Rural Development Department of the State Government was entrusted with the responsibility of implementation of the scheme.

The Performance Audit on ‘Implementation of PMAY-G in Uttar Pradesh’ was conducted covering the period from April 2017 to March 2023, to ascertain whether identification and selection of beneficiaries under the Scheme was in compliance of Scheme guidelines; allocation and release of funds were made in an adequate and timely manner; scheme was implemented effectively to ensure timely achievement of physical targets and as per required quality; convergence was made with other schemes to provide basic amenities; monitoring and evaluation of the Scheme was in compliance with the Scheme guidelines. The replies of the State Government (September 2024) and further information received up to April 2025 have been suitably incorporated in the Report.

The Performance Audit revealed that State has achieved significant progress with completion of construction of 34.18 lakh (98.47 *per cent*) PMAY-G houses by March 2024, out of 34.71 lakh PMAY-G houses sanctioned in the State during the period of 2016-17 to 2022-23. However, deficiencies were observed in implementation of the scheme.

The priority list of beneficiaries under PMAY-G was drawn by Ministry of Rural Development, GoI from the Socio Economic Caste Census (SECC), 2011 using the defined housing deprivation parameters. Audit noticed that the State published (May 2016) the final permanent wait list (PWL) with 14.47 lakh beneficiaries. In July 2017, Ministry of Rural Development (MoRD) advised the State Government for identifying households who were excluded from the PWL though eligible for assistance under PMAY-G as per the specified parameters. The summary of AwaasPlus survey data provided (March 2024) by the Department indicated number of such households as 33.64 lakh, of which only 22.29 lakh beneficiaries were additionally included in PWL. The exclusion of a large proportion of beneficiaries after their identification in the survey was indicative either of inaccuracies in the survey or of the exclusion of eligible households on account of inconsistencies in the data collected. Rural Development Department of the State Government accepted (October 2023) that many eligible beneficiaries were erroneously excluded from the PWL.

Out of total available fund of ₹ 40,231 crore under PMAY-G during 2017-23, State Government utilised ₹ 37,984 crore (94.41 *per cent* of available programme funds) for construction of houses and ₹ 157 crore (40 *per cent* of administrative funds) for administrative expenses. The underutilisation of Administrative funds by the State Government resulted in less release of Central share amounting to ₹ 357.29 crore during 2017-23. The State Government also delayed the transfer of Central share of Programme Fund received from GoI to State Nodal Account with delay ranging between 74 and 105 days. There was delay, beyond the stipulated seven working days, in release of the first instalment in case of 79 *per cent* beneficiaries. The assistance of ₹ 20.18 crore was yet to be released in case of 11,031 beneficiaries (0.38 *per cent* of completed houses) as of August 2024, though construction of their PMAY-G houses were completed. Due to lack of due diligence in verification of beneficiaries in test-checked districts, ₹ 9.52 crore was released to 1,838 ineligible beneficiaries, out of which ₹ 2.62 crore remained unrecovered till September 2024. In 159 cases, instalment amount (₹ 86.20 lakh) was transferred during 2017-20 to the accounts of other persons instead of intended beneficiaries due to suspected cyber-crime, but the issue remained unresolved (October 2024). Besides, wage compensation of ₹ 28.70 crore was pending as of October 2024 for payment to 50,771 trainees of Rural Mason Training programme who were imparted training by Deen Dayal Upadhyay State Institute of Rural Development during 2018-23.

Out of 34.71 lakh houses sanctioned under PMAY-G during 2016-23, 20,215 (0.58 *per cent*) PMAY-G houses were incomplete as of March 2025 despite exceeding the prescribed timeline of 12 months for their completion from the date of sanction and release of ₹ 134.51 crore as financial assistance to the beneficiaries. In case of landless beneficiary, the State had to ensure that the beneficiary was provided land from the government land or any other land including public land. However, State Government could not provide data of the total number of landless beneficiaries identified in the State and included in the PWL. Further, efforts to provide bank loan facility to PMAY-G beneficiaries by holding meetings with bankers and other lending institutions was not evident in test-checked districts.

To address the critical question of construction of quality houses on sustainable basis, Ministry of Rural Development, GoI published (November 2016) a compendium (PAHAL) of housing prototypes based on the climatic conditions, disaster risk factors, local materials and traditional skills. As per the directions (December 2017) of the Government of Uttar Pradesh, demo house was to be constructed in each block of the districts to the extent feasible based on PAHAL design. However, demo houses were constructed in only 49 *per cent* blocks as of September 2024, though it was targeted to be completed in all blocks by September 2018 as per PMAY-G Annual Action Plan 2018-19 of the State Government. Further, demo houses were not constructed as per design suggested for respective zones which defeated the objective to construct demo houses. Thus, an important exercise to ensure quality in construction of PMAY-G houses by demonstrating demo houses to the beneficiaries was not given priority by the Department.

In the Joint Physical Verification of 2,079 completed PMAY-G houses, it was observed that 77 (3.70 *per cent*) houses out of 2,079 reported as completed were

found to be incomplete. Further, 74 *per cent* of houses were without plaster of walls; 54 *per cent* were without a dedicated place for hygienic cooking; 58 *per cent* were without a bathing area; 44 *per cent* did not have a proper drainage system resulting in water logging and unhygienic living conditions, and 82 *per cent* were found without logo of PMAY-G.

PMAY-G envisages for providing basic amenities in convergence with existing schemes related to construction of toilet under *Swachh Bharat Mission-Grameen* (SBM-G), access to safe drinking water under *National Rural Drinking Water Programme* (NRDWP) or any other schemes, electricity connection under *Deen Dayal Upadhyaya Gram Jyoti Yojana* (DDUGJY), LPG connection under *Pradhan Mantri Ujjwala Yojana* (PMUY) for clean and more efficient cooking fuel. In the Joint Physical Verification of 2,079 completed PMAY-G houses, deficiencies in providing basic amenities such as toilets (29 *per cent*), cooking gas connections (39 *per cent*), electricity connections (30 *per cent*) and piped drinking water connections (89 *per cent*) through convergence with other schemes for PMAY-G houses were noticed.

PMAY-G envisaged setting up of a dedicated State Programme Management Unit (PMU) to undertake the tasks of implementation, monitoring and supervision of quality construction. Similar arrangements was to be followed for the District and Block level PMUs. State Government constituted PMUs at the State level, however, out of 75 districts in the State, PMU was sanctioned for constitution in only five districts. Thus, implementation and monitoring of PMAY-G scheme was not being carried out as per the scheme guidelines. Moreover, required level of inspections of the houses during construction by district and block levels officers as envisaged in the Scheme guidelines was not ensured. Most of the issues (53 *per cent*) reported in Social Audit of PMAY-G during 2017-23 were unresolved even after lapse of more than one to six years of reporting.

Some major recommendations

In the light of audit observations, State Government may ensure:

- *all eligible beneficiaries who were erroneously deleted from the PWL are included in final permanent wait list and are provided benefit of the scheme.*
- *timely transfer of Central share in SNA.*
- *utilisation of administrative funds on all activities included in the Framework for Implementation of the PMAY-G.*
- *due diligence in verification of beneficiaries to avoid release of assistance to ineligible beneficiaries.*
- *recovery of amount involved in cases of suspected cyber-crime and payment of due amount to the intended beneficiaries.*
- *active monitoring of the completion of 20,215 incomplete houses.*
- *adequate and effective convergence with the specified social sector schemes as envisaged in the PMAY-G scheme guidelines to provide all the basic amenities, like toilets, cooking gas connections, electricity connections, piped drinking water connections, in houses.*

- *inspection of PMAY-G houses during construction by district and block level officers, as per prescribed percentage, to improve implementation, monitoring and quality supervision under the scheme.*
- *Social Audit is conducted as per periodicity prescribed in the guidelines and the issues raised in the Social Audit are duly attended and resolved.*
- *promptly setting up of dedicated Programme Management Units (PMUs) at district and block levels for implementation and monitoring of the schemes.*

Chapter I

Introduction

Chapter I

Introduction

This chapter provides the brief introduction about Pradhan Mantri Awaas Yojana – Gramin (PMAY-G), organisational structure for the implementation of scheme in Uttar Pradesh and its implementation status in the State, besides audit objectives, scope and methodology for the performance audit.

Brief snapshot of the Chapter

- PMAY-G was implemented in Uttar Pradesh from 2016-17 and a target for construction of 36.15 lakh houses up to March 2024 was allocated to the State.
- During 2016-23, 34.71 lakh houses were sanctioned under PMAY-G in Uttar Pradesh out of which 34.18 lakh houses were constructed up to March 2024.

1.1 About the scheme

Reducing rural housing shortage and improving the quality of housing especially for the poor is an important component of the poverty alleviation strategy. To address the gaps in the erstwhile rural housing schemes and in view of commitment of Government of India (GoI) to provide ‘Housing for All’ by 2022, Indira Awaas Yojana (IAY)¹ was re-structured (November 2016) into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G). PMAY-G aims to provide a pucca house with basic amenities to all the houseless families and families living in kutchha and dilapidated houses in rural areas by 2022. The timeline was extended upto March 2024.

1.1.1 Key features of PMAY-G

- Identification and selection of beneficiaries, based on the housing deficiency and other social deprivation parameters² in Socio Economic Caste Census (SECC) - 2011 data, and verified by the Gram Sabhas.

¹ IAY was launched during 1985-86 as a sub-scheme of Rural Landless Employment Guarantee Programme and was made an independent scheme with effect from January 1, 1996. The objective of IAY was primarily to help construction/upgradation of dwelling units of members of Scheduled Castes/Scheduled Tribes, freed bonded labourers and also to non-SC/ST rural poor below the poverty line by providing them a lump sum financial assistance. The Programme was implemented through Zilla Parishads/District Rural Development Agencies and houses were to be constructed by the beneficiaries themselves.

As detailed in Framework for Implementation of PMAY-G, although IAY addressed the housing needs in the rural areas, certain gaps were identified during the concurrent evaluations and the Performance Audit by the CAG of India in 2014. These gaps, i.e., non-assessment of housing shortage, lack of transparency in selection of beneficiaries, low quality of house and lack of technical supervision, lack of convergence, loans not availed by beneficiaries and weak mechanism for monitoring, were limiting the impact and outcomes of the programme.

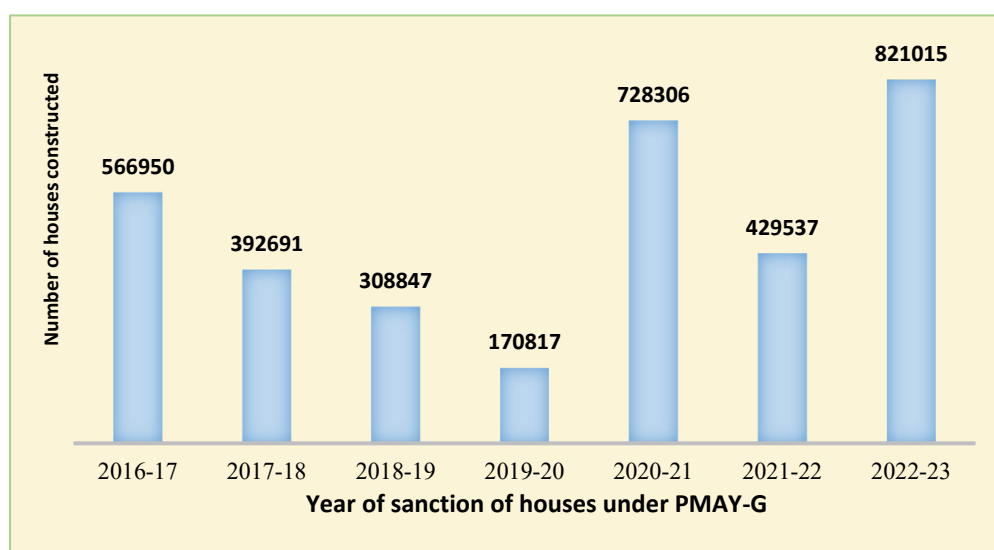
² The deprivation parameters in SECC-2011 were: (i) Households with only one room, kuccha walls and kuccha roof, (ii) No adult member between the ages of 16 and 59, (iii) Female headed households with no adult male member between 16 and 59 (iv) Households with disabled member and no able bodied adult member (v) SC/ST households (vi) Households with no literate adult above 25 years and (vii) Landless households deriving a major part of their income from manual casual labour.

- Increase in minimum unit (house) size from 20 square meter (sqm) under IAY to 25 sqm including a dedicated area for hygienic cooking.
- Increased monetary assistance of ₹ 1.20 lakh from ₹ 70,000 in plains (under IAY) and ₹ 1.30 lakh from ₹ 75,000 in hilly states (under IAY), difficult areas and Integrated Action Plan (IAP) districts.
- The cost of unit assistance was to be shared between GoI and State Governments in the ratio 60:40 in plain areas.
- Provision of assistance (₹ 12,000) for toilets through convergence with Swachh Bharat Mission - Grameen.
- Provision of 90 person days³ of un-skilled labour wage under Mahatma Gandhi National Rural Employment Guarantee Act for construction of house, over and above the unit assistance.
- Focus on construction of quality houses by the beneficiaries using local materials, appropriate designs and trained masons. Beneficiary has a wide bouquet of structurally sound, aesthetically, culturally and environmentally appropriate house designs available to choose from rather than standard cement concrete house designs.
- Convergence with other Government schemes to provide basic amenities, viz., drinking water, electricity, clean and efficient cooking fuel, etc.

1.1.2 Implementation status of PMAY-G in Uttar Pradesh

PMAY-G was implemented in all 75 districts of the State since beginning of the scheme in the year 2016-17. Construction of 36.15 lakh houses were targeted up to March 2024 in the State under PMAY-G. Out of which, 34.71 lakh houses were sanctioned in the State during the period of 2016-17 to 2022-23, against which 34.18 lakh houses were completed (March 2024). The number of houses constructed as of March 2024 against those sanctioned under PMAY-G during 2016-23 is shown in **Chart 1.1**.

Chart 1.1: Construction of houses under PMAY-G as of March 2024



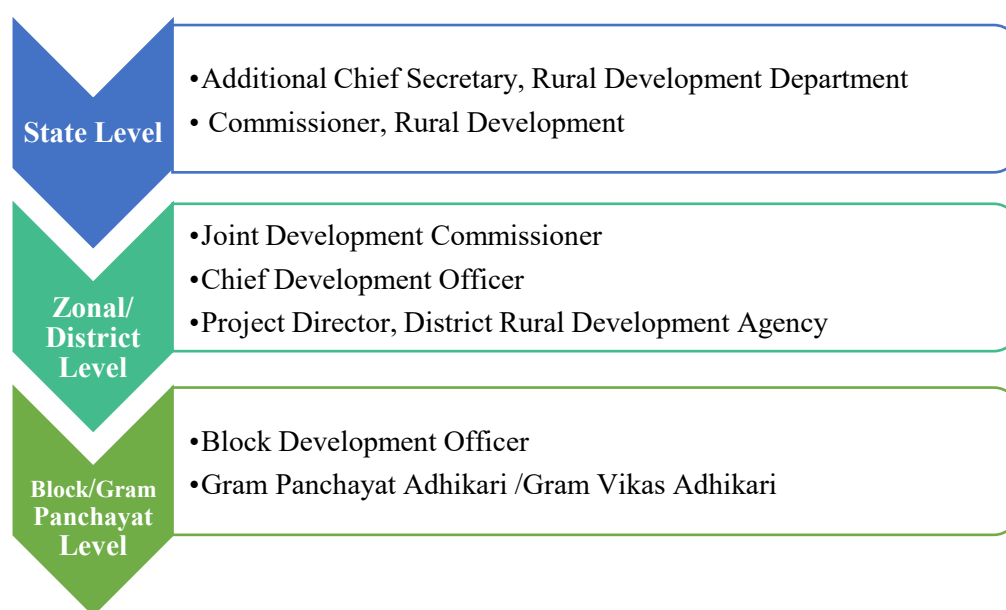
(Source: Information provided by Commissioner, Rural Development, Uttar Pradesh)

³ 95 person days in difficult areas and Integrated Action Plan (IAP) districts.

1.2 Organisational structure

In Uttar Pradesh, PMAY-G was implemented by Rural Development Department. The Commissioner, Rural Development (CRD) at the State level, Project Directors (PD) of District Rural Development Agencies (DRDA) at the district level and Block Development Officers (BDO) at block level were responsible for implementation of the Scheme. Organisational structure of Rural Development Department in the State is given in **Chart 1.2**.

Chart 1.2 Organisational structure of Rural Development Department



(Source: Information provided by CRD)

Under PMAY-G scheme, the State had to set up a dedicated Programme Management Unit (PMU) to undertake the tasks of implementation, monitoring and supervision. In Uttar Pradesh, PMU was constituted at the State level and approval for constitution of PMU at District and Block level was accorded by the State Government in five districts as discussed in Paragraph 5.1 of Chapter V. The process and stages of sanctioning houses under PMAY-G is as given in **Table 1.1**.

Table 1.1: Stages for sanction of Houses under PMAY-G

	Stages	Level/Authorities
Identification and selection of beneficiaries	Preparing list of eligible beneficiaries from SECC-2011 or subsequent surveys for PMAY-G	GoI
	Prioritisation of beneficiaries within the list	
	Target set for the State	
	Target of the State distributed into district wise/block wise and Gram Panchayat wise targets	State Level ⁴ (CRD)
	Verification of priority list by Gram Sabha	Gram Sabha/ Panchayat
	Post verification, list to be widely published	

⁴ GoI provides the target of districts, blocks and GPs from 2020-21 onwards, i.e., when the permanent wait list (PWL) of Awaas Plus survey (2018-19) was implemented.

	Stages	Level/Authorities
	Receiving complaints related to beneficiaries list for inclusion/deletion/change in rank	Gram Panchayat (VDO), Block (BDO) and District (PD, DRDA)
	Finalisation of permanent wait list (PWL) after resolution of complaints	District level PMU (PD, DRDA)
Sanction of houses and release of unit assistance to beneficiaries	Drawal of Annual Select List from final PWL	District level PMU (PD, DRDA)
	Registration of Beneficiary on AwaasSoft ⁵ from the annual select list	Block level PMU (BDO)
	Capture MNREGA Job Card number and beneficiary bank account details	
	Freeze beneficiary account for validation by Bank	
	Validate ⁶ beneficiary details received from bank	
	Generate proposal for sanction order ⁷	District level PMU (PD, DRDA)
	Generation of sanction order (sanction order is individually generated in AwaasSoft for each beneficiary with a distinct PMAY-G ID and QR Code).	
	Generation of order sheet for payment of the first instalment	Block level PMU (BDO)
	Generation of Fund Transfer Order (FTO) for release of the first Instalment to beneficiary	
	Inspection of construction of house for completion level required before release of subsequent instalment and uploading Geo tagged photograph on AwaasSoft	Gram Panchayat/Gram Vikas Adhikari
	Generation of order sheet for payment of subsequent instalments	Block level PMU (BDO)
	Generation of FTO for release of subsequent instalment to beneficiary	
	Inspection of construction of house for completion level required before release of last instalment and uploading Geo tagged photograph on AwaasSoft	Gram Panchayat/Gram Vikas Adhikari
	Generation of order sheet for payment of last instalment	Block level PMU (BDO)
	Generation of FTO for release of last Instalment to beneficiary	

(Source: FFI of PMAY-G and CRD, U.P.)

1.3 Audit objectives

Audit objectives of the performance audit were to ascertain whether:

- The identification and selection of beneficiaries under the Scheme was in compliance with Scheme guidelines;

⁵ AwaasSoft is a web-based transactional electronic service delivery platform to facilitate e-Governance in PMAY-G.

⁶ through PFMS.

⁷ State Government stated (April 2025) that at present, this stage was not operational. After the registration, freezing of bank account and geo-tagging of beneficiary, the name of beneficiary becomes visible on its own in the district login of AwaasSoft for sanction.

- Allocation and release of funds were made in an adequate and timely manner and also being utilised economically and effectively;
- Scheme was implemented effectively to ensure timely achievement of physical targets and as per required quality;
- Convergence with other schemes to provide basic amenities were in compliance with the provisions of Scheme guidelines;
- The monitoring and evaluation of the Scheme were in compliance with the Scheme guidelines.

1.4 Audit criteria

The audit criteria were derived from the following documents:

- Framework for Implementation of the PMAY-G issued by the Ministry of Rural Development, GoI (November 2016).
- Instructions, circulars, orders issued from time to time by GoI and the State Government.

1.5 Audit scope and methodology

In the Performance Audit, records pertaining to 2017-23 were examined in the office of the Principal Secretary, Rural Development Department and Commissioner, Rural Development at the State level. Besides a sample of 19 districts⁸ (25 *per cent*) was drawn by adopting PPSWOR⁹ statistical sampling method, representing all the four geographical regions¹⁰ of Uttar Pradesh. Thereafter, 30 *per cent* Block Development Offices (BDOs) subject to maximum of three BDOs were selected in each sampled district and 25 *per cent* Gram Panchayats (GPs) subject to maximum of five GPs were selected under each sampled BDOs by applying PPSWOR method¹¹. List of Districts, Blocks and Gram Panchayats selected for the PA is given in **Appendix 1.1**. In addition, eight beneficiaries in each sampled GP were selected for joint physical verification of constructed houses by applying systematic random sampling method¹². Thus, the PA covered a sample of 19 districts¹³, 56 blocks, 280 GPs and 2,178¹⁴ beneficiaries.

1.6 Entry and Exit conferences and response of the State Government

An Entry Conference was held with the State Government on 21 August 2023, wherein the audit objectives, scope and methodology were discussed. The field work was conducted between September 2023 and April 2024. The draft report was sent to the State Government in July 2024. The State Government furnished

⁸ At the district level, records of PMAY-G were examined in the office of the Project Director, District Rural Development Agency.

⁹ Probability Proportionate to Size Without Replacement; for selection of districts, expenditure incurred under PMAY-G was taken as population.

¹⁰ Eastern, Western, Central and Bundelkhand region.

¹¹ For selection of Blocks and GPs, number of houses sanctioned in respective Blocks and GPs was taken as population.

¹² At least one beneficiary from each category, i.e., SC, ST, Minority and Others were selected, if available in the sampled GP.

¹³ Jaunpur, Maharajganj, Azamgarh, Lakhimpur Kheri, Barabanki, Budaun, Shahjahanpur, Moradabad, Jhansi, Mahoba, Sitapur, Bahraich, Ambedkar Nagar, Sultanpur, Hardoi, Banda, Hamirpur, Unnao and Sambhal.

¹⁴ Eight beneficiaries were available in 249 GPs and in 31 GPs, less than eight beneficiaries were available. Thus, a total 2,178 beneficiaries were covered during joint physical verification in 280 GPs.

the reply on the draft report in September 2024 and an exit conference was held on 10 October 2024. Additional reply/data were also received (April 2025) from the State Government/CRD. The replies of the State Government have suitably been incorporated in the draft report.

1.7 Structure of Report

The Audit Report has been structured in following five Chapters:

Chapter I: Introduction

Chapter II: Identification and selection of beneficiaries

Chapter III: Financial management

Chapter IV: Implementation of the Scheme

Chapter V: Monitoring of the Scheme

Chapter I is general in nature which provides brief introduction of the Scheme and status of its implementation in the State along with audit objectives, audit criteria, scope and methodology of performance audit. The other four chapters (Chapter II to V) contain audit findings on various aspects of implementation of PMAY-G Scheme in Uttar Pradesh.

1.8 Acknowledgement

Audit acknowledges the co-operation and assistance extended by the Rural Development Department, Commissioner Rural Development, Project Directors of sampled District Rural Development Agencies, Block Development Officers of sampled blocks and Gram Panchayat/Vikas Adhikari of sampled GPs in conducting this Performance Audit.

Chapter II

Identification and Selection of Beneficiaries

Chapter II

Identification and Selection of Beneficiaries

This chapter analyses about the identification and selection process of beneficiaries to whom benefits was to be provided under PMAY-G.

Audit Objective: The identification and selection of beneficiaries under the Scheme was in compliance with Scheme guidelines.

Brief snapshot of the Chapter

- Permanent Wait List (PWL) with 14.47 lakh beneficiaries in the State was published in May 2016 on the basis of Socio Economic Caste Census (SECC)-2011 data. However, in a survey conducted during 2017-18, 43.89 lakh eligible beneficiaries were found to be excluded from the PWL.
- In AwaasPlus survey 2018-19, 33.64 lakh beneficiaries were identified in the State as eligible but not included in the PWL. However, only 22.29 lakh of these identified beneficiaries were subsequently included in the PWL. Exclusion of majority of households after AwaasPlus survey was indicative of either incorrect survey or exclusion of eligible households due to inconsistent data collected during survey.
- In 19 tests checked districts, 18,783 eligible beneficiaries though included in the PWL of PMAY-G were yet to be provided benefit of the Scheme due to their exclusion from AwaasSoft citing reason of “Job Card already exists”.

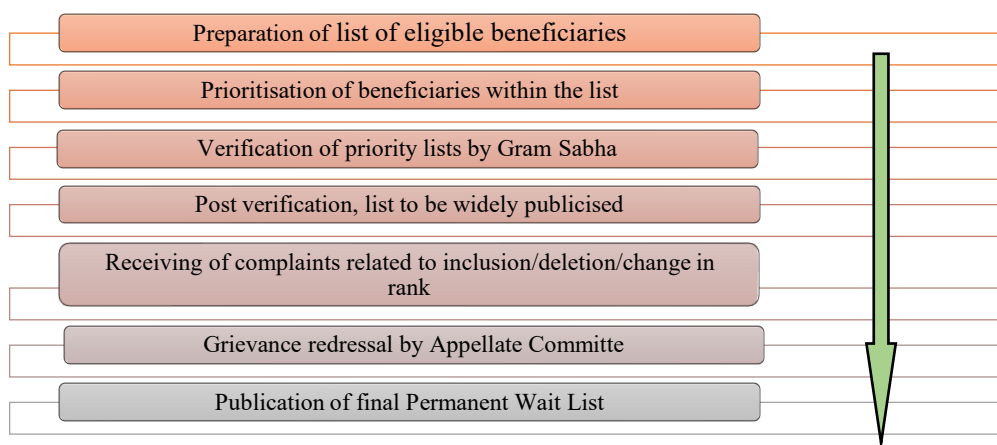
Para 4.1 of Framework for Implementation (FFI) of PMAY-G provides that the universe of eligible beneficiaries under PMAY-G would include all the houseless and households living in zero, one or two room houses with kutch wall and kutch roof as per Socio Economic Caste Census (SECC)-2011 data subject to exclusion process¹⁵ mentioned in the FFI. From the universe of beneficiaries, separate priority lists satisfying the principles of prioritisation¹⁶ were to be generated for SC, ST, Minorities and Others for each Gram Panchayat. The lists were to be circulated to the concerned Gram Panchayats for verification by Gram Sabha. Post verification, the lists were to be widely publicised within the Gram Panchayat for a minimum period of seven days. A window period of fifteen days was provided for submission of complaints regarding wrongful deletion or change in ranking without following due procedure. The competent authority, i.e., the BDO or any official designated by the State Government for the purpose, was to enquire into the complaints and submit a report to the Appellate Committee constituted by the State.

¹⁵ Step-1: Exclusion of households living in house with pucca roof and/or pucca wall and with more than 2 rooms. Step-2: Automatic exclusion of households fulfilling any one of the 13 parameters listed in Annexure -I of FFI of PMAY-G.

¹⁶ Principles of prioritisation - Automatic inclusion with (1) Households without shelter (2) Destitute/living on alms (3) Manual scavengers (4) Primitive Tribal Groups (5) Legally released bonded labourer, after which households are to be prioritized based on houselessness followed by the number of rooms- zero, one and two rooms, in that order.

After disposal of all the cases of a Gram Panchayat by the Appellate Committee, the Gram Panchayat wise final Permanent Wait List for each category with a distinct rank for each household, was to be published, advertised widely and uploaded on the website of PMAY-G. The process of selection of beneficiary household is depicted in **Chart 2.1**.

Chart 2.1: Process of selection of beneficiaries in PMAY-G



(Source: FFI of PMAY-G)

2.1 Identification and selection of beneficiaries

Audit noticed deficiencies in the process of identification and selection of beneficiaries during preparation of the PWL and also later during updation of the PWL, which have been discussed in succeeding paragraphs:

2.1.1 Preparation of Permanent Wait List

Ministry of Rural Development (MoRD) informed (April 2016) the Government of Uttar Pradesh (GoUP) about the approval of PMAY-G Scheme and its implementation from 2016-17 and emphasised that the beneficiaries of PMAY-G were to be identified at the earliest on the basis of SECC data. MoRD also provided a list of activities to be carried out by the Gram Sabha by April 2016. As per the instructions, during verification process of priority lists, Gram Sabha may delete the name if the inclusion was done based on wrong facts and if Gram Sabha had sufficient grounds, it may alter the priority list after recording the reasons. The Gram Sabha may record its opinion about names to be added to the list and forward the same along with the resolutions to the BDO or any government functionary appointed by the State Government. The GoUP issued (April 2016) directions for compliance of GoI's instructions and directed to publish final PWL by the end of May 2016.

Audit noticed that the final PWL with 14.47 lakh beneficiaries in the State was published in May 2016. However, the information collected from 18 test checked districts revealed that during the verification process of system generated beneficiary list based on SECC-2011 data, the list of such households who were not included in system generated priority list but were eligible for receiving assistance under PMAY-G was not prepared. In one test checked district¹⁷, DRDA informed (December 2023) that the lists were prepared at Block level, but three test checked Blocks of the district replied

¹⁷ Sambhal.

(December 2023) that such list was not prepared. Thus, in the test checked districts, the list of such left out beneficiaries was not prepared.

Further, in compliance of Para 4.4.4 of FFI¹⁸, CRD issued (May 2017) directions for identification of such households who fulfil the norms of PMAY-G Scheme and were eligible for assistance under the scheme but were left out from the list of beneficiaries based on SECC-2011. The survey conducted in compliance of these directions during 2017-18 identified 43.89 lakh such beneficiaries in the State. As per instructions of MoRD and provisions of FFI of PMAY-G guidelines, the process of identification of such left out beneficiaries could have been completed during the verification of priority list by the Gram Sabha in April 2016 so that they would have been identified before publishing the final PWL.

The State Government replied (September 2024) that list of such eligible beneficiaries was prepared, but MoRD provided the option of addition of names in PWL during AwaasPlus survey (2018) in which left out eligible beneficiaries found during verification of system generated list by Gram Sabha and eligible beneficiaries found in survey were added. It was further stated that as the option for addition of name was not made available by the GoI during placing of system generated list of PMAY-G based on SECC-2011 in Gram Sabha, there was no justification in publication of PWL with addition of names of such eligible beneficiaries who were left out from system generated list. During the exit conference (October 2024), it was further informed that SECC data was universal data which included all eligible beneficiaries and the question of adding name in SECC PWL-2011 did not arise.

The reply was not acceptable, as after the publication of final PWL in May 2016, the instructions for identification of such left out beneficiaries was issued in May 2017 wherein 43.89 lakh eligible beneficiaries were identified. Such list was not prepared during verification of the system generated list by Gram Sabha. Further, the instructions (April 2016) of MoRD as well as FFI of PMAY-G clearly stated that the system generated list of beneficiaries was to be further verified by the Gram Sabha and the list of such households who were not included in SECC PWL-2011 was to be prepared by the Gram Sabhas at the time of verification.

2.1.2 Updation of Permanent Wait List

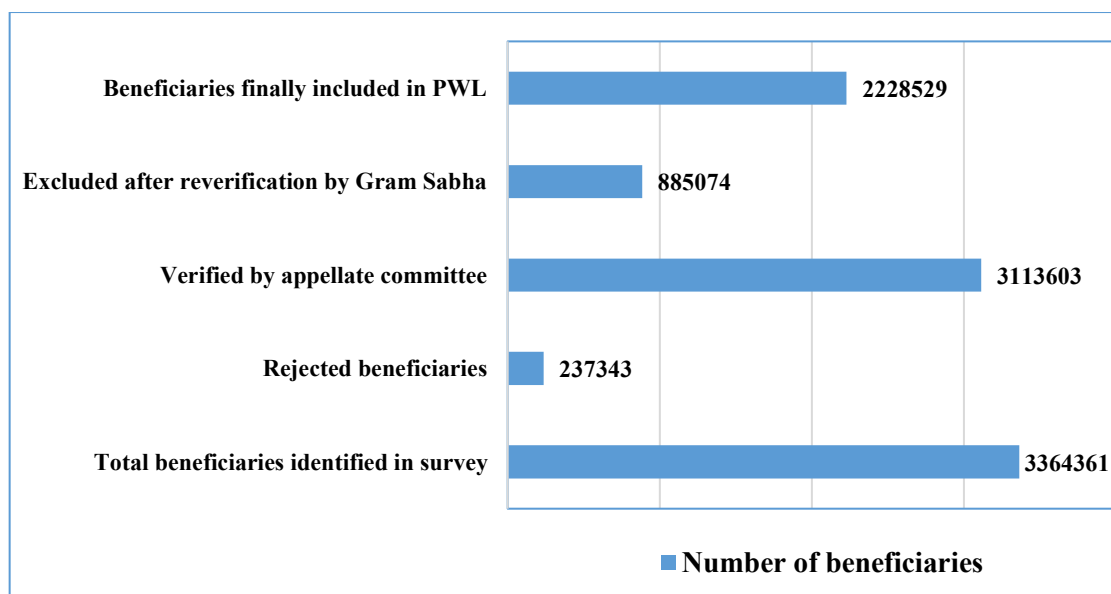
Para 4.6.1 of FFI provides that in the initial year of implementation of PMAY-G, no provision was available for adding/inclusion of names to the Permanent Wait List. However, claimants other than those endorsed by the Gram Sabha/ Village Sabha or the lowest unit of local self-government as recognised by the State Panchayat Act, for inclusion in the list, may submit their claims to the Competent Authority within a period of six months from the day of the passing of resolution by the Gram Sabha/Village Sabha or the lowest unit of local self-government as recognised by the State Panchayat Act.

¹⁸ Para 4.4.4 of FFI of PMAY-G provides that at the time of verification of priority list, Gram Sabha had to forward following lists to the BDO or any official designated by the State for the purpose for further action: - (a) list of eligible households prioritised by the Gram Sabha, (b) list of deleted households and (c) list of households not included in the system generated priority list but otherwise found eligible prepared as per Gram Sabha resolution.

MoRD advised (July 2017) to the State Government for identifying households who have not been included in the PWL though eligible for assistance under PMAY-G as per the specified parameters. MoRD also issued (January 2018) criteria for identification of such households. In compliance of MoRD directions (January 2018), CRD issued (May 2018) instructions to the District Magistrates and Chief Development Officers of all the districts for a survey through AwaasPlus application to identify such left out households. The survey was conducted during 2018-19 and the PWL of AwaasPlus survey with 22.29 lakh such beneficiaries was published in September 2020.

Audit noticed that in the survey (2018-19), 54.32 lakh households were identified in the State who were eligible but not included in the PWL prepared on the basis of SECC. These identified households included 43.89 lakh households identified earlier in 2017-18 as discussed in Para 2.1.1. However, summary of AwaasPlus survey data provided (March 2024) by the Department to Audit indicated number of such households as only 33.64 lakh. Further analysis of AwaasPlus survey summary report revealed that only 22.29 lakh beneficiaries were additionally included in PWL. Thus, all left out beneficiaries identified in AwaasPlus survey were not included in the final PWL as depicted in **Chart 2.2**.

Chart 2.2: Summary of AwaasPlus survey data



(Source: Information provided by CRD)

The exclusion of majority of beneficiaries after their identification in the survey was indicative of either incorrect survey or exclusion of eligible household due to other inconsistent data collected during survey.

Furthermore, in three¹⁹ out of 19 test checked districts, a total number of 4,884 eligible beneficiaries were identified as eligible beneficiaries under PMAY-G, but no action was initiated by the DRDAs of respective districts for their inclusion in the PWL of PMAY-G as of March 2025. In remaining test checked districts, 14 districts²⁰ provided 'Nil' data of such beneficiaries, whereas two

¹⁹ Sultanpur, Sambhal and Banda.

²⁰ Ambedkarnagar, Azamgarh, Budaun, Barabanki, Hardoi, Hamirpur, Jaunpur, Jhansi, Lakhimpur Kheri, Maharajganj, Mahoba, Moradabad, Shahjahanpur and Unnao

districts²¹ informed that lists of left out beneficiaries were prepared at Block level, however, the number of such beneficiaries or the list was not provided to Audit.

Audit further noticed that the Estimates Committee of UP Assembly had raised (June 2023) the issue of exclusion of eligible beneficiary from eligibility list of PMAY-G. Subsequently, the CRD informed (October 2023) the GoI that many cases were in notice where eligible beneficiaries have been erroneously remanded or deleted from the PWL due to various reasons²² and concerns had been consistently raised by people's representatives in this regard. CRD accordingly requested the GoI to provide the State Government with an option to correct the master data. Thus, all eligible beneficiaries were not included in the PWL for their coverage under PMAY-G.

The State Government replied (September 2024) that those eligible beneficiaries who were rejected/remanded erroneously would be included in the new survey to be taken up in 2024. During the exit conference (October 2024) it was further informed that audit observation is accepted to the extent that the quality of survey had to be upgraded so that neither to include ineligible beneficiaries nor to ignore or exclude the eligible ones.

With reference to left out beneficiaries in the test checked districts, the State Government stated that after the AwaasPlus survey in the year 2018-19, the option to add names on AwaasSoft was closed by GoI due to which the names of new eligible beneficiaries could not be added. It was further stated that names of these new eligible beneficiaries would be added in the PWL after the option is made available again in the year 2024-25 by the GoI.

The reply confirmed that the AwaasPlus survey (2018-19) was not robust enough to include all the eligible beneficiaries and to exclude only ineligible ones, as majority of identified beneficiaries were rejected. Further, the State Government was required to take up the matter of left out beneficiaries with the GoI for their inclusion in the PWL as envisaged in FFI²³.

2.2 Benefit of unskilled labour not provided

Para 5.1.2 of the Scheme provides that up to 90 person days²⁴ of unskilled labour during house construction is provided under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). This may be availed by the beneficiary himself, and in case where the beneficiary has exhausted his/her 100 days under MGNREGS, or if the beneficiary is old/disabled and for some reasons unable to work by himself/ herself, the labour may be contributed by another worker seeking work under MGNREGS.

²¹ Sitapur and Bahraich.

²² Duplicate job card, job card already exist, family with same job card number already present in AwaasPlus PWL and duplicate Aadhaar Card.

²³ Para 4.6.2 of FFI provides that the list of households proposed to be included in the universe as recommended by the Appellate Committee may be prepared, Gram Panchayat and community wise. The decision on inclusion of these households into the Permanent Wait List shall be made after receiving recommendation of the State Government for obtaining the approval of Competent Authority in the Central Government.

²⁴ 95 person days in difficult areas and Integrated Action Plan (IAP) districts.

Audit observed that in 19 test checked districts, 18,783 eligible beneficiaries who were included in the PWL were deprived of the benefit of the Scheme due to exclusion from AwaasSoft citing reason of 'Job Card already exists'. District-wise detail is given in **Appendix 2.1**. These beneficiaries were otherwise eligible, but not been sanctioned houses under the Scheme as their job card issued under MGNREGS were already utilised under PMAY-G. The matter was in cognisance (March 2021) of the State Government and discussed with the concerned officers of MoRD, GoI. Instead of providing relief to these beneficiaries, it was decided such beneficiaries may be remanded²⁵ from PWL. Thus, 18,783 eligible beneficiaries included in the PWL of these 19 tests checked districts were yet to be provided benefit under the Scheme. Further, the number of such cases excluded in AwaasSoft on the above grounds in the entire State was not provided to Audit.

The State Government replied (September 2024) that all such beneficiaries who were left out due to reasons 'duplicate job card, job card already exist, family with same job card number already present' would be included in the AwaasPlus survey to be held in 2024. During the exit conference (October 2024) audit observation was accepted and it was further informed that for those cases which were rejected due to technical reason, there was a relief for them in the current survey because current survey was delinked from the legacy data in this regard.

2.3 Coverage of Persons with Disabilities

Para 3.4.6 of Framework for Implementation (FFI) of PMAY-G provides that the State to the extent possible, may ensure that three *per cent* of beneficiaries at the State Level are from among Persons with Disabilities (PwDs) which was subsequently increased to five *per cent* from March 2018 in accordance with 'The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995'.

Scrutiny revealed that out of 28.99 lakh houses sanctioned under the Scheme during the period 2017-23, only 1,248 houses (0.04 *per cent*) were sanctioned to beneficiaries of PwDs category. Further scrutiny of records of 19 test checked districts revealed that only 253 houses (0.02 *per cent*) were sanctioned to PwDs category beneficiaries against 12.75 lakh house sanctioned (2017-23) under PMAY-G in these districts (**Appendix 2.2**).

The State Government replied (September 2024) that SECC 2011 PWL of PMAY-G was saturated in the year 2019-20 and AwaasPlus PWL would be saturated by 2024-25. In this situation all PwD included in the PWL were being sanctioned houses along with other beneficiaries. During the exit conference (October 2024), it was further informed that data could not be captured due to non-marking of PwD category with the name of beneficiaries in the PWL. It was also informed that PwD were not properly marked in the PMAY-G survey and might have been left out. State Government further stated that it would be ensured that all such beneficiaries may be included in the survey conducted for PMAY-G in future.

²⁵ Remanding is the process under which the eligibility of the household is re-verified by Gram Sabha at the instance of district level officer, to exclude/delete the ineligible households from the list of beneficiaries.

The reply confirms that coverage of PwDs under PMAY-G in the State as per Para 3.4.6 of FFI of PMAY-G could not be ensured due to deficient survey wherein PwD category was not properly marked either in PWL or in subsequent PMAY-G survey.

2.4 Status of beneficiaries eligible for automatic inclusion in PWL

Para 4.2.2 of FFI of PMAY-G provides that households that fulfill the criteria²⁶ of 'compulsory inclusion' as defined in SECC would be further elevated. Automatically included households shall not rank lower than other households within a priority group. Inter-se priority within the two subgroups, viz., households which are automatically included and otherwise, will be determined based on their cumulative deprivation scores.

Audit observed that data regarding automatic inclusion of beneficiaries in PWL who fulfil the criteria as households without shelter, destitute/living on alms, manual scavengers, primitive tribal groups, legally released bonded labourers was not available at the State level and in 17 test checked districts²⁷. As such, the status of inclusion of beneficiaries under these categories under the Scheme could not be ascertained which was important in view of the exclusive provision for them in the FFI.

The State Government replied (September 2024) that data of beneficiaries eligible for automatic inclusion in PWL was not available on AwaasSoft. During the exit conference (October 2024) audit observation was accepted and it was further informed that no such data was available in portal of PMAY-G and request would be sent to the MoRD, GoI to provide the status of such beneficiaries.

To sum up, the process of identification of those beneficiaries, who were eligible but not included in system generated priority list, was not carried out during the verification of system generated priority list by the Gram Sabha. As a result, such eligible beneficiaries were not included in the initial PWL published for PMAY-G. Subsequently, AwaasPlus survey carried out for inclusion of such beneficiaries proved to be inaccurate, as majority of households identified through this survey were rejected or remanded and not included in the modified PWL based on AwaasPlus survey. Further, benefit of prioritisation to PwD beneficiaries could not be assured as the PwD beneficiaries were not marked in PWL. Thus, all the eligible beneficiaries could not be provided benefit of the Scheme due to deficient preparation of PWL and a number of eligible beneficiaries were still awaited their inclusion in PWL.

Recommendation

- (1) *The State Government may ensure that all eligible beneficiaries who were erroneously deleted from the PWL are included in final permanent wait list and are provided benefit of the scheme.*

²⁶ As elaborated in Annexure -1 of FFI, criteria for Automatic Inclusion was Households without shelter, Destitute living on alms, manual scavengers, Primitive Tribal Groups and legally released bonded labourer.

²⁷ Two districts, viz., Bahraich and Unnao, did not provided the information.

Chapter III

Financial Management

Chapter III

Financial Management

This chapter discusses Scheme financing and includes issues related to the release and utilisation of funds under the Scheme.

Audit Objective: Allocation and release of funds were made in an adequate and timely manner and utilised economically and effectively.

Brief snapshot of the Chapter

- Out of total programme funds of ₹ 39,835 crore, available for construction of houses under PMAY-G during 2017-23, the State Government had utilised ₹ 37,984 crore (95 *per cent*).
- Due to delay in transferring Central share to State Nodal Account during 2016-17 and 2019-20, State Government had created liability of ₹ 16.56 crore towards penal interest.
- The release of the first instalment was delayed in case of 79 *per cent* of beneficiaries during 2017-23. Further, even after the lapse of more than one to six years of completion of houses, State Government did not transfer ₹ 20.18 crore of unit assistance under PMAY-G to 11,031 beneficiaries as of August 2024.
- Instalments of ₹ 9.52 crore was released to 1,838 ineligible beneficiaries during 2017-23, of which ₹ 2.62 crore remained unrecovered as of October 2024.
- The State could utilize only 7.71 *per cent* to 50.16 *per cent* of administrative funds available during 2017-23. Underutilisation of administrative funds also resulted in less release of ₹ 357.29 crore Central share during 2017-23.
- Wage compensation of ₹ 28.70 crore in respect of 50,771 trainees of Rural Mason Training programme pertaining to years 2018-23 was pending (October 2024) for payment even after availability of funds.

3.1 Fund Management

3.1.1 Fund Flow

The Scheme is funded through GoI and State Government in the ratio of 60:40 as Central and State share respectively. The fund released comprises programme fund (for construction of new houses) and administrative fund (for administrative expenses²⁸). FFI of PMAY-G provides that the State has to maintain State Nodal Account (SNA) in a savings bank account in a scheduled

²⁸ Para 3.3.1 of FFI of PMAY-G provides that up to four *per cent* (which was subsequently revised to two *per cent* from 2019-20) of the Programme funds released to the State should be utilised for administering the Scheme. The Administrative expenses are shared by the Centre and States in the same ratio as applicable to the main programme expenditure.

commercial bank at the State level. The amount of the annual Central allocation as well as the matching State share is to be deposited in the SNA of PMAY-G.

3.1.2 Programme fund

The details of programme funds received and expenditure incurred in the State during 2017-23 are given in **Table 3.1**.

Table 3.1 Receipt and Utilisation of Programme fund under PMAY-G

(in ₹ crore)

Year	Opening Balance	GoI Share	State Share	Interest	Other Receipt	Total	Expenditure (in per cent)	Closing Balance
2017-18	2736.02	4927.16	3547.75	34.82	0.00	11245.75	10413.03 (92.60)	832.72
2018-19	832.72	2655.37	1770.24	23.53	0.00	5281.86	4724.71 (89.45)	557.15
2019-20	557.15	1261.18	840.78	12.78	21.84	2693.73	2213.63 (82.18)	480.10
2020-21	480.10	4835.85	2556.92	18.25	1.58	7892.70	5771.94 (73.13)	2120.76
2021-22	2120.76	3685.17	2957.52	9.56	0.63	8773.64	7978.41 (90.94)	795.23
2022-23	795.23	4648.43	3265.19	24.73	0.07	8733.65	6882.38 (78.80)	1851.27
Total		22013.16	14938.40	123.67	24.12		37984.10	

(Source: Information provided by CRD, UP)

It could be seen from Table 3.1 that out of total programme funds available (₹ 39,835.37 crore²⁹), the Department could utilise ₹ 37,984.10 crore (95 per cent) on implementation of PMAY-G Scheme during 2017-23.

The State Government replied (September 2024) that as per availability of funds in SNA and completion of work by the beneficiaries as per norms, the construction of house was being completed by transferring instalments to the beneficiaries account.

3.2 Delay in release of Central share in State Nodal Account

Para 10.7 of FFI of PMAY-G provides that the Central allocation of funds to the State Government including Administrative funds should be transferred to the SNA within 15 days from the date of receipt of funds failing which a penal interest rate of 12 per cent per annum would be applicable on the amount of Central share not transferred to the SNA. The State is required to provide a certificate regarding deposition of penal interest during the time of release of next instalment failing which corresponding amount calculated @ 12 per cent per annum would be deducted from its Central share.

Audit observed that the Central share of PMAY-G (programme fund and administrative fund) during 2016-17 and 2019-20 was released by the State Government in SNA with a delay ranging between 74 and 105 days as detailed in **Appendix 3.1**. The delayed release of Central share made the State Government liable for payment of penal interest amounting to ₹ 16.56 crore. The CRD stated (March 2024) that no penalty was deducted by the Central Government from instalments released to the State Government. It was further noticed that the penal interest was not paid by the State Government as of April 2024 in compliance of provisions of FFI.

²⁹ Opening Balance of 2017-18 (₹ 2,736.02 crore) + GoI share (₹ 22,013.16 crore) + State share (₹ 14,938.40 crore) + Interest (₹ 123.67 crore) + Other receipt (₹ 24.12 crore) = ₹ 39,835.37 crore

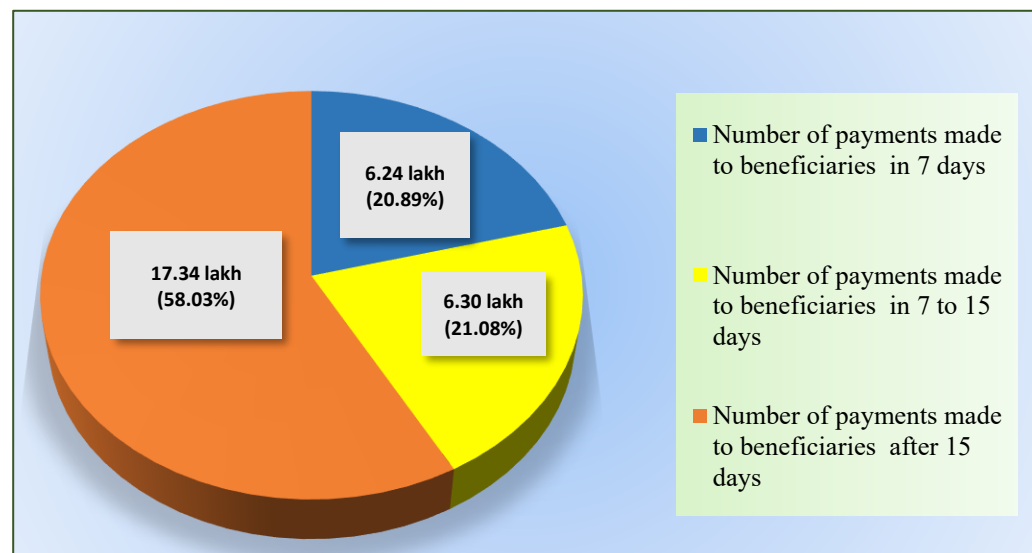
The State Government replied (September 2024) that the delay in release of Central share was due to procedural time taken and delay in confirmation of release of Central share by the finance department due to technical reasons or release of Central share at the end of financial year. During exit conference (October 2024) audit observation was accepted by the State Government and it was informed that the delay was procedural and no penalty had been imposed by the GoI.

3.3 Delay in release of first instalment to beneficiaries

Para 5.4.1 of the PMAY-G FFI provides that the first instalment shall be released to the beneficiary out of Programme fund electronically to the registered bank account of the beneficiary within a week (seven working days) from the date of issue of sanction order for construction of house.

Audit observed that during 2017-23, only 21 *per cent* beneficiaries in the State received the first instalment within seven working days and there was considerable number (79 *per cent*) of beneficiaries who did not receive the first instalment in due time as depicted in **Chart 3.1**.

Chart 3.1: Time taken for release of the first instalment during 2017-23



(Source: Information provided by CRD)

Further, in joint physical verification of 2,178 beneficiaries of 19 test checked districts, it was noticed that the release of the first instalment was delayed by more than 15 days in case of 1,242 (57 *per cent*) beneficiaries (**Appendix 3.2**). Thus, it was evident that the timeline provided in the FFI for release of first instalment was not complied with by the department.

The State Government replied (September 2024) that non-release of first instalment in due time was due to technical reason such as delay in verification of account, problem in generation of order sheet, rejection of fund transfer order and problems of functioning of server in villages/blocks. State Government further stated that there was also delay in depicting credit report on AwaasSoft due to time taken in getting information on disbursement from PFMS/bank.

The Government may take necessary remedial action to avoid such delays in disbursement of PMAY-G instalments.

3.4 Non-payment of instalment to beneficiaries

Under PMAY-G, the beneficiary is provided a unit assistance of ₹ 1.20 lakh for construction of house. Para 5.7.2 of FFI of PMAY-G provides that State should mandatorily pay the first instalment at the time of sanction and the State shall have to map the remaining instalments vis-a-vis stages/levels³⁰ of constructions. Government of Uttar Pradesh directed (June 2017) CRD to release the unit assistance to the beneficiary in three instalments of ₹ 40,000 (at the time of sanction of house), ₹ 70,000 (after construction up to plinth level) and ₹ 10,000 (after roof cast level³¹).

As per information provided (March 2024) by CRD, out of ₹ 241.23 crore sanctioned against 20,009 houses completed during 2017-18 to 2022-23, an amount of ₹ 27.20 crore was pending to be released as detailed in **Table 3.2**.

Table 3.2 Amount pending to be released against completed houses

(₹ in lakh)

Year	Number of completed houses against which unit assistance was pending for release to beneficiary	Sanctioned Amount	Released Amount	Amount pending to be released
2017-18	1014	1224.80	976.98	247.82
2018-19	430	518.00	456.30	61.70
2019-20	673	812.30	722.80	89.50
2020-21	2266	2732.70	2407.24	325.46
2021-22	2357	2857.50	2505.98	351.52
2022-23	13269	15977.80	14333.80	1644.00
Total	20009	24123.10	21403.10	2720.00

(Source: Information provided by CRD)

It can be seen from Table 3.2 that an amount of ₹ 27.20 crore was yet to be released (March 2024) to 20,009 beneficiaries even after the lapse of more than one to six years of completion of their houses. The CRD informed (March 2024) the reasons of pendency of payments as non-updation of data on MIS, unavailability of sufficient funds in the SNA, data cleaning or technical problem of PFMS or technical problem of AwaasSoft.

The State Government replied (September 2024) that it was a continuous process and the report kept changing on the basis of response of PFMS received on AwaasSoft. State Government further informed that ₹ 20.18 crore was pending for payment against 11,031 beneficiaries as of August 2024.

The Government may take necessary action for timely payments to PMAY-G beneficiaries who had completed construction of their houses.

3.5 Administrative fund

Para 3.3.1 of FFI of PMAY-G provides that up to four *per cent* of the Programme fund released to the State should be utilised for administering the scheme. This was reduced to two per cent of Programme fund from 2019-20, out of

³⁰ Second Instalment to be mapped with either foundation or plinth level and the Third Instalment with either Windowsill/Lintel/Roof cast level.

³¹ In November 2017, GoUP directed that the third instalment would be released after completion of house, i.e., after roof cast and plaster.

which 0.30 *per cent* of the Programme fund was to be retained at central level and the remaining 1.70 *per cent* of the Programme fund was to be released to the States as Administrative Fund.

The details of administrative funds received and expenditure incurred during 2017-23 under PMAY-G scheme in the State were shown in **Table 3.3**.

Table 3.3: Receipt and utilisation of Administrative funds under PMAY-G

(in ₹ crore)

Year	Opening Balance	Centre share	State Share	Interest	Misc. Receipt	Total fund	Expenditure (in <i>per cent</i> of total fund)	Closing Balance
2017-18	8.49	20.91	36.13	0.72	0.02	66.27	33.24 (50.16)	33.03
2018-19	33.03	0.00	0.00	1.32	0.00	34.35	2.65 (7.71)	31.70
2019-20	31.70	0.00	0.00	0.80	42.11	74.61	22.35 (29.96)	52.26
2020-21	52.26	0.00	0.00	0.00	0.57	52.83	24.71 (46.79)	28.12
2021-22	28.12	41.83	27.88	0.00	0.02	97.85	30.73 (31.41)	67.12
2022-23	67.12	128.59	85.73	0.00	0.18	281.62	43.12 (15.31)	238.50
Total		191.33	149.74	2.84	42.90		156.80	

(Source: Information provided by CRD)

Thus, out of ₹ 395.30 crore³² available during 2017-23 under administrative funds, the State could utilise only ₹ 156.80 crore (40 *per cent*) of the administrative fund. The year wise utilisation of administrative funds ranged between 7.71 and 50.16 *per cent* during 2017-23. The less utilisation of administrative funds by the State Government during 2017-23 resulted in less release of ₹ 357.29 crore of Central share against the assigned percentage of Programme fund as per PMAY-G guidelines (**Appendix 3.3**).

FFI of PMAY-G provides that up to 0.5 *per cent* of administrative fund could be retained at the State level and 3.5 *per cent* shall be distributed to the districts. Audit noticed that out of 13 items defined in FFI for taking up under administrative fund, expenditure was incurred only on four items of works/activities³³ at the State level during 2017-23 as detailed in **Table 3.4**.

³² Opening balance ₹ 8.49 crore + GoI share ₹ 191.33 crore + State share ₹ 149.74 crore + Interest ₹ 2.84 crore + Misc. Receipt ₹ 42.90 crore = ₹ 395.30 crore.

³³ No expenditure was incurred on nine other items, i.e., (i) Activities to sensitise and impart habitat and housing literacy to beneficiaries, (ii) Construction of prototypes of house typologies for demonstration, (iii) Cost towards training and Certification of masons, (iv) Training of Community Resource persons (CRPs) viz., NRLM compliant SHGs, Asha worker, Anganwadi worker and NGOs, (v) Payment of honorarium to CRPs and service charges to NGOs, (vi) Conduct of assessments and studies including evaluation studies, (vii) Cost of demonstration of Innovative technologies and works related to housing, (viii) Cost of engaging IIT/NIT or other institutes of repute as State Technical Support Agency (STSA) and (ix) Cost towards monitoring the quality of construction of PMAY-G houses.

Table 3.4 Details of expenditure incurred from Administrative Fund

Sl. No.	Head of Expenditure on Administrative fund	Expenditure (in ₹ lakh)						Total
		2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	
(i)	Cost of supervision and monitoring of scheme implementation including mobility, IT (hardware and software) and communication systems, office contingencies, incentives, etc.	273.74	151.32	262.91	300.45	321.88	402.44	1712.74
(ii)	Cost of setting up and operating PMU, including hiring of personnel on contract	14.31	14.27	7.28	8.01	5.54	18.36	67.77
(iii)	Social audit and IEC Activities	27.84	3.69	1135.15	0.92	0.5	15.25	1183.35
(iv)	Training of officials and elected representatives of Panchayats including exposure visits	0.67	92.56	241.29	304.89	187.52	260.13	1087.06
Total		316.56	261.84	1646.63	614.27	515.44	696.18	4050.92

(Source: Information provided by CRD)

In test checked districts, the utilisation of administrative funds ranged from 20 to 100 per cent during 2017-23 (**Appendix 3.4**) with the lowest in district Jhansi and highest in district Hamirpur. In district Hamirpur, the entire administrative fund (₹ 61.97 lakh) was utilised only on two items³⁴ out of 13 prescribed in FFI of PMAY-G. The items/activities on which administrative funds were utilised by 16³⁵ test checked districts are detailed in **Appendix 3.5**.

The State Government replied (September 2024) that the expenditure from administrative funds have been incurred as per requirement at all levels. Further, due to not utilising the assigned percentage of amount, the Central share of administrative funds could not be received during 2018-19 to 2020-21.

The reply confirms that non-utilisation of funds resulted in less release of Central share of administrative funds during 2018-21. Further, State Government and DRDAs did not take up many activities envisaged to be performed by using Administrative Fund.

3.6 Pendency of wage compensation under Rural Mason Training Programme

Rural Mason Training (RMT) programme was envisaged under Para 6.2.3.1 of Framework for Implementation (FFI) of PMAY-G. Further, Para 3.3.1 of the FFI stipulates that cost towards training and certification of masons was permitted under administrative expenses. As per guidelines of RMT issued (September 2017) by MoRD, trainee was to be paid wage compensation during the period of training as decided by the State Government, from the administrative fund.

Audit noticed that GoUP assigned (November 2018) responsibility for conducting RMT programme under the scheme as per approved action plan to

³⁴ Cost of supervision, monitoring, office contingencies and Social Audit.

³⁵ Information was not provided by three test checked districts (Sitapur, Bahraich and Jaunpur).

Deen Dayal Upadhyay State Institute of Rural Development, U.P. Lucknow (SIRD). The training programme was started by the SIRD from March 2019.

As envisaged in the guidelines of RMT, these candidates were to be paid wage compensation. Audit noticed that GoUP fixed (February 2023) ₹ 213 per day as the rate of wage compensation after lapse of four years from the start (March 2019) of RMT programme with the condition that the payment of wage compensation would be made from the administrative head of PMAY-G. The CRD informed (April 2023) the SIRD regarding approval of the rate of wage compensation and made SIRD responsible for its payment to trainees. Thereafter, SIRD made a payment (August 2024) of ₹ 1.44 crore to 1,500 trainees. However, wage compensation of ₹ 28.70 crore in respect of remaining 50,771 trainees pertaining to year 2018-23 was pending for payment as of October 2024. Thus, the trainees were deprived of the benefit of wage compensation even after availability of funds.

The State Government replied (October 2024) during exit conference that it was committed for payment of pending wage compensation of ₹ 28.70 crore under RMT programme in the near future.

3.7 Pending recovery against houses sanctioned to ineligible persons

As per information provided by 11 test checked districts, 1,838 ineligible persons included in the PWL were sanctioned houses under PMAY-G during 2017-23. However, after release of grant under PMAY-G, these beneficiaries were found to be ineligible due to various reasons, such as, beneficiary having pucca house, land in excess of defined limit, house allotted earlier, concealment of facts by beneficiaries, etc. These ineligible beneficiaries were released ₹ 9.52 crore under PMAY-G as detailed in **Table 3.5**.

Table 3.5: Details of houses sanctioned to ineligible beneficiaries under PMAY-G

(₹ in lakh)

Sl. No.	Name of districts	Number of PMAY-G houses sanctioned to ineligible beneficiaries	Amount paid to ineligible beneficiaries	Recovered Amount from ineligible beneficiaries as of September 2024	Remaining amount to be recovered as of September 2024
1	Azamgarh	193	77.20	24.40	52.80
2	Banda	36	25.00	0.00	25.00
3	Barabanki	286	123.60	122.80	0.80
4	Budaun	51	24.74	24.74	0.00
5	Hamirpur	67	47.50	28.30	19.20
6	Lakhimpur Kheri	430	194.80	182.20	12.60
7	Maharajganj	237	140.30	140.30	0.00
8	Moradabad	3	1.20	0.00	1.20
9	Sambhal	8	4.20	0.00	4.20
10	Sultanpur	173	110.50	0.00	110.50
11	Unnao	354	202.70	167.40	35.30
Total		1838	951.74	690.14	261.60

(Source: Information provided by DRDAs)

It could be seen from Table 3.7 that out of ₹ 9.52 crore released to the ineligible beneficiaries in 11 test checked districts, ₹ 6.90 crore was recovered and an

amount of ₹ 2.62 crore was pending to be recovered as of September 2024. Since final PWL of PMAY-G is prepared after due verification of each beneficiary at Gram Panchayat level and only eligible beneficiaries are included, the inclusion of ineligible persons in PWL of PMAY-G and release of assistance amount to them indicated that the due diligence in identification and verification process was not ensured.

The State Government replied (September 2024) that the directions exist to include eligible beneficiaries in the PWL of PMAY-G, however, there exist possibility of error in few cases due to beneficiary having pucca house, Kisaan Credit Card (KCC), motorcycle, pucca house in another village or place, excess land, etc. After noticing such cases, action for recovery was taken. It was further informed that disciplinary action was also taken against the erring officers/officials in cases of sanction of house to ineligible beneficiaries. During exit conference (October 2024), it was informed that in such cases, recovery of pending amount and other action was in progress.

3.8 Payment rejected by banks

Para 13.4.2 (e) of FFI provides that the bank account of PMAY-G beneficiary should be frozen from the block login of AwaasSoft before generating first order sheet, all frozen beneficiary bank accounts would be verified by PFMS, once account is verified by PFMS, it will be re-verified by the block officials who will ascertain that the name of the account holder matches with the name of the beneficiary as entered in AwaasSoft. The beneficiary bank accounts which have been verified by PFMS and subsequently by the block officials only would appear in the order sheet for the payment.

Para 13.6.3 of FFI of PMAY-G provides that payment of all instalments under PMAY-G are to happen through fund transfer order (FTOs) generated on AwaasSoft, which then are processed by PFMS and forwarded to the State Nodal Banks for fund transfer to beneficiary accounts.

Audit observed from the information (March 2024) available on website of PMAY-G that in case of 5,289 beneficiaries of the State, the amount paid to them through FTOs were rejected by the bank due to reasons, such as, Aadhaar number de-seeded from NPCI³⁶ mapper by bank - customer to contact his/her bank, no such account, account closed, Adhaar number not mapped to account number, invalid bank identifier, account closed or transferred, account blocked or frozen and account stopped, etc. The instalment wise detail of such rejection is given in **Table 3.6**.

Table 3.6: Details of payment rejected by banks

Instalment	Number of cases rejected
First	1988
Second	1065
Third	2236
Total	5289

(Source: As per PMAY-G website dated 30 March 2024)

As shown in Table 3.6, payment in 5,289 cases were rejected by the bank and beneficiary was denied with the payment of amount of unit assistance for

³⁶ National Payments Corporation of India

construction of house. As the sanction order³⁷ is issued to the beneficiary after the validation of the bank account and details of beneficiary, the cases of payment rejected by banks indicated towards laxity in validation process.

The State Government while accepting audit observation replied (September 2024) that at present (September 2024), 4,506 such cases were pending due to various technical reasons. It was further stated that it was a continuous process and would be fully resolved in future.

3.9 PMAY-G assistance not transferred to intended beneficiaries

As per information provided (March 2024) by CRD, assistance amount (₹102.90 lakh) for construction of houses under PMAY-G released to 189 beneficiaries in 13 districts of the State was transferred to different bank accounts instead of the bank accounts of the beneficiaries due to suspected cyber-crime as detailed in *Appendix 3.6*. Further scrutiny revealed that there were 157 such beneficiaries in seven test checked districts whose assistance under PMAY-G was credited to other persons' bank accounts as detailed in *Table 3.7*.

Table 3.7: Cases of transfer of instalments to other than beneficiaries' bank accounts

District	Number of beneficiaries (Amount transferred in other account)	Audit Observations
Ambedkar Nagar	6 (₹2.40 lakh)	The amount of first instalment as unit assistance intended for six beneficiaries of PMAY-G was transferred to the other accounts in the district Gadhwah of Jharkhand State due to suspected cyber-crime. Although PD, DRDA had informed (July 2019) to the CRD but the transferred amount was yet to be recovered (September 2024). It was further, noticed that houses were reported as completed in three out of six cases. However, payment of first instalment to these beneficiaries was pending.
Bahraich	105 (₹ 66.40 lakh)	The amount of unit assistance for construction of houses intended for 105 beneficiaries of PMAY-G in Block Mihipurwa was transferred to the other accounts, due to suspected cyber-crime, in districts Gadhwah and Palamu of Jharkhand State (94 cases), district Aurangabad in Bihar State (one case) and districts Bahraich, Chandauli and Varanasi in Uttar Pradesh (10 cases). An FIR was lodged (July 2018) by the BDO of Block Mihipurwa in this matter but the amount remained unrecovered as of March 2024. The houses of these 105 beneficiaries were incomplete due to non-payment of unit assistance in these cases. Audit further noticed that there were two more such cases in Balha Block, however, details of amount transferred was not provided to Audit.
Jaunpur	4 (₹3.00 lakh)	The amount of unit assistance in case of four beneficiaries was transferred to other accounts of district Gadhwah in Jharkhand State. The CRD was informed by the PD, DRDA in July 2019. The houses of these beneficiaries were incomplete as of April 2024. The amount remained unrecovered as of September 2024.
Jhansi	2 (₹ 0.80 lakh)	The amount of unit assistance was transferred to the district Balasore of Odisha State and district Mau of Uttar Pradesh. The CRD was informed in February 2024, but the amount was unrecovered (March 2024) and the intended beneficiaries have not been paid the amount.
Moradabad	8 (₹3.90 lakh)	The amount of first instalment of seven beneficiaries and two instalments in case of one beneficiary were transferred to different SBI accounts of the Jharkhand State. The amount was not paid to the intended beneficiaries and the houses of these beneficiaries remained incomplete and the amount was unrecovered as of March

District	Number of beneficiaries (Amount transferred in other account)	Audit Observations
		2024. It was further informed that all these cases belong to Block Baniyakhera which has now been merged in Sambhal district. But the name of these beneficiaries was not found included in the list provided to Audit by DRDA, Sambhal and CRD in respect of such beneficiaries affected by suspected cybercrime in Sambhal district.
Sambhal	25 (₹ 10.00 lakh)	The amount of first instalment of intended beneficiaries was transferred to other accounts of Palamu and Gadhwah districts of Jharkhand state. These beneficiaries pertain to the year 2016-17 and 2017-18. FIR was lodged (July 2018) in 24 cases. However, the amount was unrecovered and beneficiaries have not been paid the amount intended for them as of September 2024.
Sitapur	7 (₹2.80 lakh)	The amount of first instalment of intended beneficiaries was transferred to the account of Gadhwah district of Jharkhand State. The houses of five beneficiaries were reported as completed although the amount was not recovered (September 2024) and paid to these beneficiaries.

The CRD informed (April 2024) that out of ₹102.90 lakh amount wrongly transferred to other accounts instead of beneficiary's account in the State, an amount of ₹1.60 lakh was recovered and ₹101.30 lakh remained unrecovered. It was further informed that the first instalment was released in all 189 cases and in 39 cases second/third instalments were released. Out of 189 beneficiaries, houses of 17 beneficiaries were completed and 172 houses remained incomplete as of April 2024.

The wrong transfer of even second/third instalment in 39 cases was indicative of laxity in validation process of bank credentials of the beneficiary before release of amount in these cases. Besides, the beneficiaries were deprived of the payment of unit assistance under PMAY-G and their house remained incomplete due to transfer of their instalments to other persons' bank accounts.

The State Government replied (September 2024) that after the examination of those cases in which amount of intended beneficiaries have been transferred to others bank account in other State, possibility of cyber-crime was in 159 cases³⁸ which involved an amount of ₹ 86.20 lakh. These cases pertain to 2017-20 and FIR was lodged by the districts in the beginning and correspondence were made with the respective banks for returning the transferred amount. The matter was raised with GoI in 2019 and 2020-21 as well, however the directions from GoI in this regard were awaited. The matter would also be taken up in the forthcoming meeting of the State Level Committee in Chairmanship of Chief Secretary and action would be taken in accordance with the directions received. Audit noticed that the Chief Secretary directed (October 2024) to bring up the matter in notice of Director General of Police, Uttar Pradesh as it was a form of economic offence.

³⁸ Jaunpur-4, Sambhal-25, Varanasi-6, Ambedkar Nagar-6, Bahraich-95, Fatehpur-01, Lalitpur-15 and Sitapur-7

To sum up, the underutilisation of Administrative funds resulted in short release of Central share. The State Government delayed the transfer of Central share of Programme Fund received from GoI to State Nodal Account by 74 to 105 days which resulted in creation of liability towards penal interest. The delay in release of first instalment was noticed in case of 79 *per cent* beneficiaries during 2017-23, besides ₹ 20.18 crore was pending for payment to 11,031 beneficiaries despite completion of their houses. Wage compensation of ₹ 28.70 crore was yet to be paid to trainees undergone training during 2018-19 to 2022-23 under RMT programme. Recovery of ₹ 2.62 crore was pending from ineligible individuals who were sanctioned house under PMAY-G. There were also cases of suspected cyber-crime due to which PMAY-G instalments were credited to other than beneficiaries' bank accounts.

Recommendations:

In view of the audit observations, the State Government may ensure:

- (2) timely transfer of Central share in SNA,*
- (3) utilisation of administrative funds on all activities included in the Framework for Implementation of the PMAY-G.*
- (4) payment of pending wage compensation to trainees under Rural Mason Training Programme.*
- (5) due diligence in verification of beneficiaries to avoid release of assistance to ineligible beneficiaries.*
- (6) recovery of amount involved in cases of suspected cyber-crime and payment of due amount to the intended beneficiaries.*

Chapter IV

Implementation of the Scheme

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Implementation of the Scheme

This chapter analyses various aspects of implementation of PMAY-G which includes issues related to physical progress, ensuring quality in construction of PMAY-G houses and availability of other basic amenities in convergence with other existing schemes.

Audit Objective: Scheme was implemented effectively to ensure timely achievement of physical targets as per required quality and convergence with other schemes to provide basic amenities were in compliance with the provisions of Scheme guidelines.

Brief snapshot of the Chapter

- 20,215 PMAY-G houses, which were sanctioned during 2016-17 to 2022-23, were incomplete as of March 2025 despite exceeding the prescribed timeline of 12 months for their completion from the date of sanction and release of ₹ 134.51 crore as unit assistance.
- The State Government had reported no shortfall in providing land and sanction of PMAY-G houses to landless beneficiaries. However, cases of landless beneficiaries to whom land was not allotted and houses not sanctioned were noticed in the audit of seven test checked districts.
- The zone-specific house designs for construction of demo houses, as suggested by GoI, was not followed. Further, demo houses were constructed in only 49 *per cent* blocks of the State as of September 2024.
- In Joint Physical Verification (JPV) of 2,178 houses of PMAY-G, cases such as house reported as ‘completed’ in AwaasSoft were found ‘incomplete’, besides houses without logo of PMAY-G and beneficiary details, houses not in use, houses without dedicated space for cooking and bath, etc., were noticed.
- Shortfall of 89 *per cent* in availability of piped drinking water supply connection, 29 *per cent* in availability of toilets, 30 *per cent* in availability of electricity connections and 39 *per cent* in availability of cooking gas connections in PMAY-G houses respectively were noticed during JPV of 2,079 completed houses.

4.1 Physical progress of the scheme

Paragraph 3.2.2 of Framework for Implementation (FFI) provides that the annual allocation of funds and physical targets of houses to the State shall be based on the Annual Action Plan (AAP) approved by the Empowered Committee of the Ministry of Rural Development, Government of India. After communication of the Ministry, the State was to finalise district wise and category wise targets and upload the same on the AwaasSoft. Further, as per

Paragraph 5.6.2 of the FFI, the construction of houses was to be completed within 12 months from the date of sanction.

The status of year wise targets of construction, houses sanctioned during 2016-23 and completion of these houses in the State under PMAY-G as of March 2024 is given in **Table 4.1**.

Table 4.1: Physical progress of construction of houses under PMAY-G as of March 2024

Year	Target	Sanctioned	Completed
2016-17	570875	570873	566950
2017-18	394383	394382	392691
2018-19	309590	309589	308847
2019-20	171555	171554	170817
2020-21	732513	732502	728306
2021-22	433251	433250	429537
2022-23	858498	858481	821015
Total	3470665	3470631	3418163

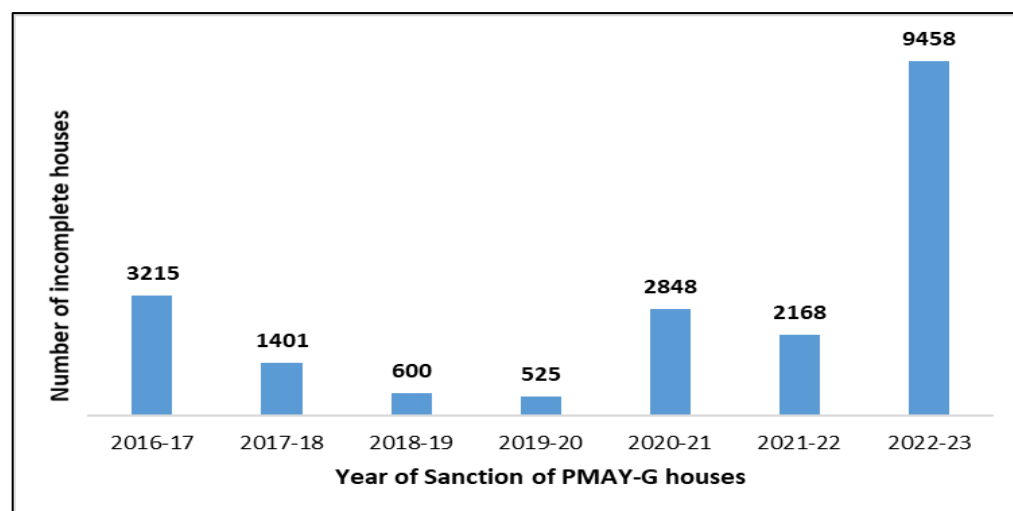
(Source: Information provided by CRD)

As seen from **Table 4.1**, out of 34,70,631 houses sanctioned under PMAY during 2016-23, 34,18,163 houses (98.49 *per cent*) were completed. However, 52,468 houses remained incomplete as of March 2024 due to various reasons, viz., diversion of fund by beneficiaries, migration of beneficiaries, land dispute, death of beneficiary, *etc.*

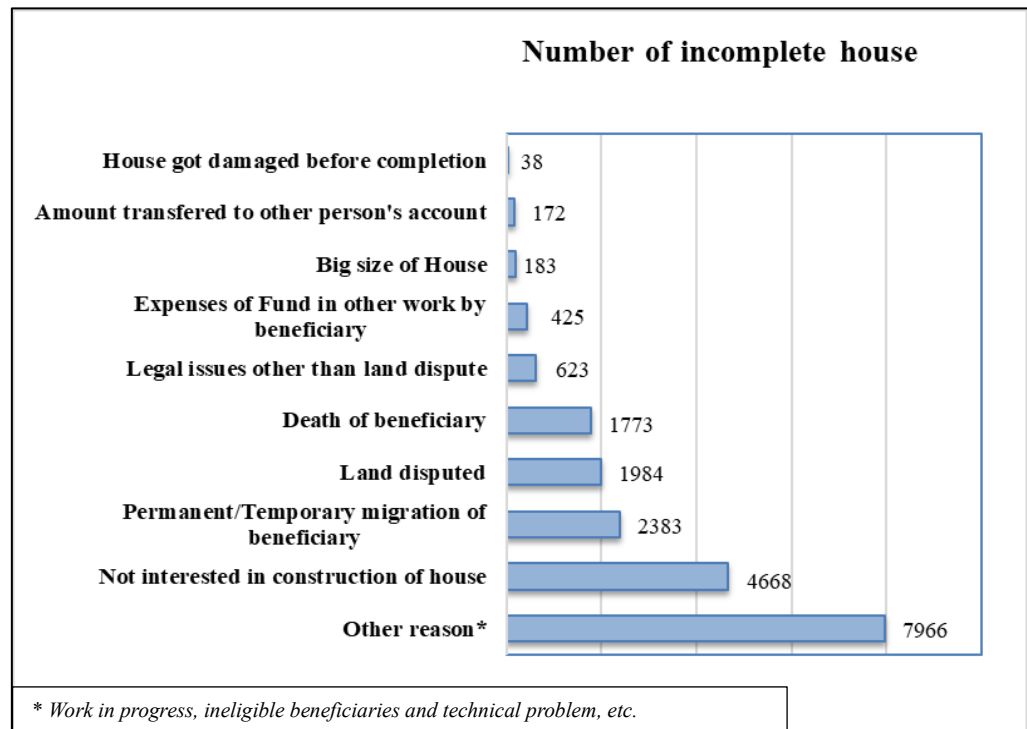
The State Government stated (September 2024) that instructions were issued to districts for completion of these houses and regular monitoring was also being done. The State Government further stated (March 2025) that at present, 20,215 houses were incomplete against 34,70,631 houses sanctioned during 2016-17 to 2022-23.

Audit noticed that these 20,215 houses were incomplete as of March 2025 despite exceeding the prescribed timeline of 12 months for their completion from the date of sanction by up to seven years as shown in **Chart 4.1** and **Chart 4.2**.

Chart 4.1: PMAY- G houses sanctioned during 2016-17 to 2022-23 but remained incomplete as of March 2025



(Source: Information provided by CRD)

Chart 4.2: Reasons due to which houses sanctioned during 2016-17 to 2022-23 remained incomplete as of March 2025

(Source: Information provided by CRD)

Thus, incomplete houses not only defeated the purpose of the scheme but also the amount of ₹ 134.51 crore released as assistance for construction of houses to these beneficiaries³⁹ remained unfruitful. State Government may, therefore, examine the feasibility of construction of these houses and recovery of the amount released to beneficiaries in cases where the house could not be completed within a reasonable timeline.

4.2 Preparation of Annual Action Plan

Para 3.6.1 of FFI provides that State should prepare a comprehensive Annual Action Plan (AAP) for implementation of PMAY-G. Further, Para 3.6.2 stipulates that the AAP for the State should contain the district-wise plan highlighting the strategy that is to be adopted for saturating priority households. The district-wise plan will also, *inter alia*, highlight mason training program, sources for construction material, facilitation of loan to the beneficiary, development and dissemination plan for house typologies, beneficiary sensitisation workshops and all the amenities that will flow to the beneficiary through convergence with different schemes. Further, Para 8.3 stipulates that the district level plan as in Para 3.6.2 should be reviewed in District Level Committees (DLCs) meetings.

Audit noticed from the copies of AAP for the year 2018-23⁴⁰ provided (March 2024) by the CRD office that the AAP⁴¹ did not contain district-wise

³⁹ 10,052 beneficiaries x ₹ 40,000 (Ist instalment) + 8,151 beneficiaries x ₹1,10,000 (Ist and IInd instalment) + 387 beneficiaries x ₹1,20,000 (All three instalments) = ₹ 134,51,30,000. In case of 1,625 beneficiaries, no amount was released.

⁴⁰ AAP for 2017-18, was not provided to audit.

⁴¹ Submitted to MoRD.

plan as envisaged in the FFI. Further, it was noticed that district level plan was not being prepared in any of the 19 test checked districts.

In reply, the State Government stated (September 2024) that in the online format of GoI for AAP, option for separate AAP of districts was not available. It was further stated that the points available in online format of AAP was prepared in consultation with districts. It was also informed that a quarterly action plan for completion of incomplete houses and construction of new houses as per new annual target was prepared in consultation with districts. During exit conference (October 2024) it was informed that since district wise targets of construction of houses under PMAY-G are decided at MoRD, GoI level, the AAP at district level was not feasible.

4.3 Sanction of houses to landless beneficiaries

Paragraph 5.2.2 of the FFI provides that in case of a landless beneficiary, the State shall ensure that the beneficiary is provided land from the Government land or any other land including public land. The FFI further provides that the State would ensure that the provision of land to the landless beneficiary is accomplished once the Permanent Wait List is finalised.

The total number of landless beneficiaries identified in the State and included in the PWL was not provided to Audit⁴². CRD informed (March 2024) that BDOs of blocks have tagged 2,207 households as landless and these have been provided land. However, scrutiny of records in test checked districts revealed that 137 landless beneficiaries in six test checked districts had not been provided land by the State Government, as detailed in **Table 4.2**.

Table 4.2: Details of landless beneficiaries not provided land in test checked districts

SI. No.	Name of district	Number of landless beneficiaries not allotted land
1	Ambedkar Nagar	5
2	Azamgarh	7
3	Bahraich	6
4	Barabanki	11
5	Lakhimpur Kheri	19
6	Sultanpur	89
Total		137

(Source: Information provided by DRDA of respective districts)

Audit further noticed that in Mahasi Block of the district Bahraich, houses were sanctioned under PMAY-G and first instalments were released to six landless beneficiaries, though State Government was yet to provide land to these beneficiaries. Thus, although the State Government had reported no shortfall in providing land and sanction of houses to all landless beneficiaries, the landless beneficiaries were still awaiting land and PMAY-G houses as noticed in the test checked districts.

The State Government replied (September 2024) that in Ambedkar Nagar, land were made available to three out of five landless beneficiaries, available at the time of audit and one beneficiary was found to be ineligible whereas another

⁴² As per report published (May 2024) on the website of PMAY-G maintained by MoRD, there were 2,192 landless beneficiaries in the PWL of the State out of which 2,191 beneficiaries were provided land. During exit conference (October 2024), State Government informed that overall data of landless beneficiaries identified in the State was not available on the portal of GoI.

beneficiary's land was under dispute. In case of Azamgarh and Lakhimpur Kheri, land had been provided to 21 beneficiaries and allotment was in progress in case of remaining five beneficiaries. Further, all 11 landless beneficiaries had been allotted land in Barabanki. In case of Block Mahsi in Bahraich district, it was informed that as on date (August 2024), land on lease was not required in any of the houses sanctioned under PMAY-G during 2016-17 to 2022-23. State Government, however, contended that only 79 landless beneficiaries were available in Sultanpur at the time of audit who had been provided with land lease.

The reply of State Government in respect of cases of Sultanpur district was not acceptable, since the list of landless beneficiaries provided (November 2023) by DRDA Sultanpur clearly indicated 89 landless beneficiaries and thus, action in case of 10 remaining beneficiaries was awaited.

Case Study

In the district Maharajganj, District Magistrate directed (July 2020) Sub Divisional Magistrate, Pharenda to make available land to 198 landless beneficiaries in the PWL of Gram Panchayat Mathuranagar (Vangram Bhariwaisi). Audit noticed that 164 of these beneficiaries, who were found eligible for PMAY-G after verification, were provided land only in September 2023. Although these beneficiaries were registered for PMAY-G in 2016-17, they could not be sanctioned (March 2024) houses as they belong to PWL of SECC-2011 which was already exhausted in 2019-20. Audit further noticed that these 164 landless beneficiaries were earlier not categorised and reported as landless beneficiaries⁴³ in the district, depriving them of the benefit under PMAY-G much earlier.

After the matter was pointed out in Audit (March 2024), the CRD requested (August 2024) the GoI to open the AwaasSoft for sanction of houses to these 164 eligible beneficiaries of SECC-2011 PWL. State Government stated (September 2024) that PMAY-G houses to 162 of these beneficiaries had been sanctioned in September 2024 and with reference to remaining two beneficiaries, State Government stated (April 2025) that both beneficiaries were found ineligible and their name had been remanded for further verification.

4.4 Preparation and dissemination of Annual Select List

As envisaged in Para 4.7.1 of the FFI, once targets are communicated by the GoI, the State shall distribute category wise targets to respective districts and enter the same on AwaasSoft. District level Programme Management Unit (PMU) was responsible⁴⁴ to prepare Annual Select List from the PWL, which was to begin with the top households in the approved PWL and be restricted to the target assigned for each category to the Gram Panchayat for that year.

⁴³ As per information provided (March 2024) by DRDA, Maharajganj, only seven beneficiaries were tagged as landless in PWL for the district and none of these seven beneficiaries were from Pharenda block.

⁴⁴ Para 7.3.1.2 of FFI.

Para 4.7.2 of the FFI further provided that the Annual Select List should be widely disseminated.

Audit observed that in 17 test checked districts⁴⁵, Annual Select List was not prepared during 2017-23. Sanctions for assistance under PMAY-G were issued on the basis of final PWL. In the absence of Annual Select List, the beneficiaries could not be made aware with the target assigned for each category to the Gram Panchayat for that year. The sanction of houses to beneficiaries remained opaque to that extent.

The State Government replied (September 2024) that the sanction of houses was done on the basis of PWL which was prepared category wise and the priority of beneficiaries was displayed on AwaasSoft. State Government further stated that wall writing of PWL was also being done and as such, beneficiaries were aware of the order in which they would be benefited out of annual targets. However, no reply was provided for not preparing the Annual Select List. During exit conference (October 2024) audit observation was accepted and it was informed that houses were sanctioned on the basis of PWL and as per the target allocated for each district.

Audit is of the view that preparation and dissemination of Annual Select List was necessary as per FFI for awareness among beneficiaries.

4.5 Ensuring quality in construction of houses

As per Para 6.2.2.3 of the FFI, along with the sanction order, the beneficiary should be provided the menu of options of the identified house designs and technologies that may also have the plan, layout and detailed cost estimates of the house designs, the list of trained masons with their contact details, location of demonstration houses of different house designs typologies, contact details of all the material supplier in the vicinity. These measures were taken to ensure timely completion of quality houses. The issues noticed in audit are detailed in following paragraphs:

4.5.1 Demo houses not constructed

Para 6.2.2.1 of FFI provides that the States should provide the beneficiaries a bouquet of options of house designs according to local conditions, using appropriate technology suitable to the region of their residence. To address the critical question of construction of quality houses on sustainable basis, MoRD developed housing prototype for each housing zone within a state based on the climatic conditions, disaster risk factors, local materials and traditional skills. These designs were published (November 2016) in a compendium titled as 'PAHAL'. As per the compendium, the State of Uttar Pradesh was divided into six zones and six zone specific housing designs one for each zone were recommended.

Scrutiny of records revealed that the State Government approved (December 2016) six zone specific housing designs of 'PAHAL' with estimated per unit cost of construction ranging from ₹ 1.38 lakh to ₹ 1.60 lakh under PMAY-G. Subsequently, CRD directed (December 2017) all Chief

⁴⁵ Information was not provided by DRDAs of districts Unnao and Bahraich.

Development Officers for construction of a model house in each Block of the districts to the extent feasible based on the designs prescribed (December 2016) by the GoUP. Further, as per Annual Action Plan 2018-19, demo houses in all blocks was to be constructed by September 2018.

Audit observed that out of 249 blocks of 19 test checked districts⁴⁶, demo houses were constructed only in 125 blocks (50 *per cent*) as detailed in *Appendix 4.1*. Demo houses were constructed in all blocks of two districts⁴⁷. However, no demo house was constructed in five⁴⁸ test checked districts, as such 1.40 lakh beneficiaries of these five districts who were sanctioned PMAY-G houses during 2017-23 were deprived of the opportunity to experience the suggested house designs suitable for the region.

Moreover, out of 826 blocks of the State, demo houses were constructed in only 395 blocks (48 *per cent*) and it was under construction in 132 blocks as of March 2024. Thus, an important exercise for ensuring quality in construction of PMAY-G houses was not prioritised by the Department, as construction of demo house was not ensured even after the lapse of more than five years of timeline prescribed in Annual Action Plan 2018-19.

The State Government stated (September 2024) that at present, construction of demo house had been completed in 407 blocks and construction was in progress in 144 blocks. Further, instructions were being issued (August 2024) for construction of demo houses in 32 blocks. During exit conference (October 2024) audit observation was accepted and it was informed that due to unavailability of land in some blocks and lack of funds in western region, demo houses were not constructed in some blocks.

The reply was not acceptable, as 34.18 lakh houses under PMAY-G in the State had already been constructed during 2016-23 without construction of demo houses in 48 *per cent* blocks and only 0.60 lakh beneficiaries were left to be covered (March 2024) as per existing PWL. Thus, majority of PMAY-G houses were constructed without beneficiaries getting opportunity to acquaint themselves with the house designs suitable for the region, which defeated the purpose of construction of Demo house.

4.5.2 Providing options of the identified house designs and technologies

Scrutiny of records of construction of demo houses pertaining to six blocks⁴⁹ of six test checked districts, which were in the six zones specified in compendium 'PAHAL', revealed that the demo houses were not constructed as per design suggested for respective zones. Demo houses constructed in these blocks neither followed estimates and design nor used construction materials as specified in the 'PAHAL'. Respective Block Development Officers (BDOs) of five⁵⁰ of these test checked blocks stated that the demo houses were constructed as per

⁴⁶ Audit was conducted during September 2023 to April 2024.

⁴⁷ Ambedkar Nagar and Mahoba.

⁴⁸ Hamirpur, Jhansi, Budaun, Maharajganj and Moradabad.



⁴⁹ Bijua (Lakhimpur Kheri), Asmauli (Sambhal), Charkhari (Mahoba), Akbarpur (Ambedkar Nagar), Khutahan (Jaunpur) and Behta (Sitapur).

⁵⁰ Bijua (Lakhimpur Kheri), Asmauli (Sambhal), Charkhari (Mahoba), Khutahan (Jaunpur) and Behta (Sitapur).

house design popular and liked at local level. In case of remaining one⁵¹ test checked block, the concerned BDO stated that demo house was constructed as per estimate and design received from DRDA.



The photographs of house design suggested in 'PAHAL' for the six zones and demo houses constructed in these Blocks along with recommended specifications and specifications used in construction of demo houses are detailed below:

Demo House in Zone- A (Block Bijua, District Lakhimpur Kheri)



Design suggested for Zone-A		Demo House constructed in district Lakhimpur Kheri (Block Bijua)
		
Zone A falls under the highest category of seismic zone and high damage risk zone for wind/ cyclone, therefore, lot of attention is given in incorporating the earthquake resistant features in the suggested design.		
Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Materials used in construction of demo house (as per estimates provided to Audit)
Wall	2 brick thick column with rat trap bonded brick wall. • Reinforcing bars embedded in brick masonry at the corners of all the rooms • Seismic bands provided at sill level, lintel level and ceiling level.	M-150 class brick work in 1:4 with cement and fine sand mortar
Wall Finish	• No wall finish required	12 mm thick plaster in 1:4 with cement and coarse sand, sand mortar, etc.
Roof Structure	• Prefabricated reinforced concrete beam at roof level to support the load of the roof	RCC work in 1:2:4 with cement & coarse sand stone grit, etc. (lintel and sunshed)
Roof Cover	Precast Ferro cement roofing channel.	R.C.C. slab work in 1:2:4 with cement & coarse sand stone grit etc.

⁵¹ Akbarpur (Ambedkar Nagar).

Demo House in Zone-B (Block Asmauli District Sambhal)



Design suggested for Zone-B		Demo House constructed in district Sambhal (Block-Asmauli)
		
<p>Since zone B lies in seismic zone III and most readily available material after mud is stone, therefore attention is given in the suggested design for judicious use of stone and mud together in the construction technique for this zone.</p>		
Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Material used in construction of demo house (as per bills provided to Audit)
Wall	<ul style="list-style-type: none"> Hollow interlocking Compressed Stabilized Earth Block wall. Reinforcing bars embedded in wall at the corners of all the rooms Seismic bands provided at ceiling level 	<p>M-150 class bricks purchased for construction.</p> <p><i>(As only bill/voucher of material supplied for construction was provided to Audit and sanctioned estimate for construction was not made available, the specifications used in construction of demo house could not be compared)</i></p>
Wall Finish	<ul style="list-style-type: none"> No wall finish required 	Cement plaster in outer walls, as visible.

Demo House in Zone-C (Block Charkhari District Mahoba)



Design suggested for Zone-C		Demo House constructed in district Mahoba (Block-Charkhari)
		
<p>Zone C Bundelkhand lies in seismic zone II and does not have any flood hazard in the region. In most parts of the region, stone is dominant natural building material for construction.</p>		
Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Material used in construction of demo house (as per estimates provided to Audit)
Foundations	<ul style="list-style-type: none"> Random rubble stone masonry is proposed with cement mortar, bond stones and hooked links in regular intervals to hold the small stones together and prevent structural cracks in foundation. 	Laying of CC in 1:4:8 with cement, coarse sand, 40 mm GSB in foundation or base of CC road slab

Wall	<ul style="list-style-type: none"> • Rat trap bond wall with fly ash bricks. • Stone lintels and brick arches above the openings. • Loft and roof projections supported on stone brackets resting on walls. 	Brick work with class M-150 bricks in sand and cement mortar in proportion of 4:1
Wall Finish	<ul style="list-style-type: none"> • No wall finish required 	12 mm tick plaster over brick work with cement mortar consisting of one part of cement and four part of fine sand
Roof Structure	<ul style="list-style-type: none"> • Prefabricated reinforced concrete beam at roof level to support the load of the roof. Bamboo framework for MCR tile roofing. 	RCC in 1:2:4 with cement sand and 20 mm grit
Roof Cover	<ul style="list-style-type: none"> • Precast Ferro cement roofing channel. 	RCC in 1:2:4 with cement sand and 20 mm grit



Demo House in Zone D (Block Akbarpur District Ambedkarnagar)

Design suggested for Zone-D		Demo House constructed in district Ambedkar Nagar (Block-Akbarpur)
		
<p>Since major areas of Zone D region lies in flood prone zone, seismic zone V and high damage risk zone of cyclone, therefore, it becomes essential to incorporate all the safety features to prevent damage during any natural calamity.</p>		
Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Material used in construction of demo house (as per estimates provided to Audit)
Foundations	<ul style="list-style-type: none"> • Brick pedestal foundation with cement mortar under the 2-brick thick column at super structure • Strip footing with burnt clay bricks and cement mortar till plinth level. 	Concrete with 40 mm gauge brick ballast fine sand of 1.25 F.M. and cement in proportion of 1:4:8
Plinth	<ul style="list-style-type: none"> • 150 mm thick reinforced RCC plinth beam at 650 mm height 	M-150 brick work in 1:6 cement and F. sand of 1.25 F.M. mortar in foundation and plinth
Wall	<ul style="list-style-type: none"> • 2 brick thick column with rat trap bonded brick wall. • Reinforcing bars embedded in brick masonry at the corners of all the rooms • 75 mm thick seismic bands with bamboo reinforcement provided at sill level and lintel level. 	M-150 brick work in 1:6 cement and F. Sand of 1.25 F.M. mortar in super structure
Wall Finish	<ul style="list-style-type: none"> • No wall finish required 	12 mm thick plaster in wall in 1:6 mortar with cement and fine sand
Roof Structure	<ul style="list-style-type: none"> • Bamboo framework with 100 mm dia. Bamboos as purlins and 50 mm dia. Bamboos as battens. 	R.C.C. work in 1:1.5:3 in cement coarse sand and 20 mm stone grit in proportion
Roof Cover	<ul style="list-style-type: none"> • Pressed thatch panels with GI corrugated sheet as roof cover 	R.C.C. work in 1:1.5:3 in cement coarse sand and 20 mm stone grit in proportion

Demo House in Zone E (Block Khutahan District Jaunpur)

Design suggested for Zone-E		Demo House constructed in district Jaunpur (Block-Khutahan)
		
The Zone E region lies in the flood hazard zone and also have seismic zone II and III.		
Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Material used in construction of demo house (as per estimates provided to Audit)
Foundations	Brick strip footing with cement mortar till plinth level	Concrete with 40 mm gauge brick ballast, fine sand 1.25 F.M. and cement in proportion of 8:4:1 in foundation under floors
Wall	<ul style="list-style-type: none"> The corners in fly ash bricks and cement mortar, which acts as the main structural framework and takes the load of roof. Terracotta tile face mud block using mud mortar as binding material and cement mortar for pointing the outer surface 	M-150 brick work in 1:4 cement and fine sand of 1.25 F.M. mortar
Wall Finish	No wall finish required	12 mm thick plaster with cement and fine sand of 1.25 F.M. mortar in 1:4
Roof Structure	Prefabricated RCC beam to support the load of the roof. Bamboo framework for MCR tile roofing.	Not mentioned in item of works. However, Bamboo framework for MCR tile roofing was not mentioned in the estimates.
Roof Cover	Brick tile arch panel with mud phuska on top.	Not mentioned in item of works. However, brick tile arch panel was not mentioned in estimates.

Demo House in Zone F (Block Behta District Sitapur)

Design suggested for Zone-F	Demo House constructed in district Sitapur (Block-Behta)
	
Zone F lies in seismic zone III and II at the same time some regions are prone to flood hazards. In the suggested design, attention is given in exploring the use of brick and benefiting from the soil condition of the flat plains of Awadh and Lower Doab.	

Components	Recommended Specifications as per 'PAHAL' compendium	Specifications/Material used in construction of demo house
Foundations	Reinforced brick strip footing suggested. Non-erodible plaster finish of wall till plinth level of 0.60 m is suggested.	P.C.C. 1:5:10 with cement F. Sand and 40 mm b/blast
Plinth	Seismic bands of cement concrete with bamboo reinforcement are suggested at plinth, sill and lintel level.	Ist class brick work foundation and plinth in 1:6 brick cement and F. sand mortar
Wall	Rat trap bonded brick wall with corner reinforcements is suggested for the seismic zone III of awadh region.	Ist class brick in super structure 1:6 in cement mortar
Wall Finish	No wall finish required	12 mm thick plastering on walls with 1:4 cement and F. Sand mortar
Roof Structure	Filler slab construction system is suggested where portions of RCC slab is replaced by filler material i.e. earthen pots, which results in cheaper cost of material as compared to cement.	R.C.C work in 1:2:4 with cement C.sand and 20 mm stone grit

From above designs and components it is clear that housings prototypes suggested in the compendium were developed after in-depth study and based on the climatic conditions, disaster risk factors, local materials and traditional skills. However, Demo houses were not constructed in accordance with specifications suggested by GoI and further approved and circulated by GoUP. The construction of Demo house without following the approved design defeated the objective to construct demo houses with regions specific need to ensure construction of quality houses on sustainable basis.

The State Government replied (September 2024) that a copy of house design typologies 'Pahal' was circulated in all the districts of the State. It was further stated that as the designs are suggestive and not mandatory, the demo houses have been built as per the models prevalent and liked by the beneficiaries at local level. It was further informed that in Zone-4, the design of roof is triangular and in Zone-5 use of fly ash brick and stone was suggested, whereas beneficiaries liked flat roof and bricks made of mud for construction of houses. During exit conference (October 2024) audit observation was accepted and it was informed that house designs as given in the compendium 'PAHAL' of MoRD, GoI was circulated to each district and no other house design was developed or provided by the State.

The reply was not acceptable as demo houses should have been constructed as per zone specific designs so that PMAY-G beneficiaries could have been empowered with the knowledge of quality, sustainable and disaster resilient homes.

4.5.3 Availability of trained masons for construction of houses

4.5.3.1 Delay in Rural Mason Training

As envisaged in Para 6.2.3.1 of FFI of PMAY-G, to ensure that the houses constructed are of good quality, the availability of skilled masons in rural areas is an imperative. In this reference MoRD issued (September 2017) guidelines for undertaking Rural Mason Training (RMT) with the objective of improving

the quality of construction and also to ensure availability of skilled mason for construction of house under PMAY-G.

Scrutiny of records revealed that GoI allocated (September 2017) RMT training target of 17,093 in 2016-17, 11,785 in 2017-18 and 20,000 in 2018-19 for the State. Thus, total training target of 48,878 was allocated for RMT during 2017-23. Further, minutes of meeting (August 2018) held by Rural Development Department for selection of RMT training providers revealed that Deen Dayal Upadhyaya State Institute of Rural Development (SIRD) Lucknow was nominated for imparting training of RMT programme under PMAY-G. GoUP further reiterated (November 2018) that responsibility of organising training programme of RMT and its completion as per approved action plan lies with the SIRD.

Audit further noticed that CRD provided list of candidates and funds for training under RMT to SIRD in March 2019, i.e., after a lapse of almost one and half year from communication of targets of RMT by MoRD in September 2017. Further, the training programme of RMT was commenced by SIRD in March 2019. Thus, no training was conducted during 2016-17 to February 2019. Out of 53,300 candidates for whom training was conducted⁵² during 2019-20 to 2022-23, 52,385 trainees were assessed and only 45,063 candidates were declared pass after assessment.

Due to delay in commencement of RMT programme, availability of trained mason through RMT could not be ensured during 2016-19. Since 12.75 lakh PMAY-G houses were sanctioned under PMAY-G during 2016-19, beneficiaries of these PMAY-G houses could not get access to masons trained under RMT which defeated the objective of ensuring quality in construction of house under the scheme.

The State Government replied (September 2024) that due to administrative reasons, RMT programme was started from 2019-20. The responsibility of RMT was given to SIRD Lucknow by the State Government. The list of trainees who passed rural mason assessment was being provided to blocks and districts by Training Provider and SIRD respectively.

The reply confirms that the beneficiaries of 12.75 lakh PMAY-G houses, who were sanctioned houses up to March 2019, could not receive benefit of trained mason due to delay in RMT programme.

4.5.3.2 Mapping of trained mason with the beneficiary

Para 5.3.1 of FFI provides that during issue of sanction order to the beneficiary, details of a field functionary and trained mason was to be mapped. Further, for timely construction/completion and to ensure good quality of house construction, the guidelines for undertaking RMT envisaged to tag a PMAY-G beneficiary with a field level Government functionary and a Rural Mason.

Audit observed that trained mason was not mapped with beneficiary in any of the 19 test checked district. Thus, mapping of trained masons with the beneficiaries of PMAY-G was not ensured as envisaged in the FFI of PMAY-G

⁵² As per SIRD report dated 25 March 2025.

which defeated the objective of aiding the beneficiaries for ensuring good quality construction.

The State Government replied (September 2024) that due to unavailability of option of mapping in AwaasSoft, trained rural masons could not be mapped with sanctioned houses. The BDO and Gram Panchayat Secretary provide help to beneficiaries in construction of house through list of trained masons provided by Training Provider.

The reply was not acceptable, as FFI of PMAY-G and Guidelines for RMT clearly provided for mapping of trained mason with the beneficiary and the problem, if any, of unavailability of such option in the AwaasSoft should have been taken up with the GoI.

4.6 Beneficiary Support Services

4.6.1 Support to old and disabled beneficiaries

Para 6.2.5.1 of FFI provides that in cases where the beneficiary is old or infirm or person with disability and is therefore not in a position to get the house constructed on his/her own, such houses shall be taken up as a part of the mason training program. As per guidelines for undertaking RMT the PMAY-G assistance money would be paid in one instalment to the beneficiaries whose houses are selected to be built under Rural Mason Training program. This will ensure that the beneficiaries are able to purchase the raw materials upfront and there is no delay in construction of houses under the training program.

Audit observed that in 19 test checked districts, 221 houses were sanctioned to PwD which could have been constructed as a part of mason training programme to provide support as envisaged in the FFI of PMAY-G. However, none of the houses was taken up for construction under mason training programme in these districts.

In reply, State Government provided (September 2024) a list of houses of old and infirm beneficiaries constructed as part of RMT programme. Scrutiny of this list revealed that 1,797 houses pertaining to old, infirm, disabled and widows were taken up for construction under RMT programme. Out of these, 234 houses of old and disabled beneficiaries were in 29 test checked blocks. However, these test checked 29 blocks were unaware about the houses of old and disabled beneficiaries built under RMT programme. Therefore, the reply was not consistent with the information provided by the test checked districts who have informed that cases of construction of houses of old and disabled through RMT programme was not in their notice. Further, the list provided by the Department was based on the information provided by various training providers and was not verified by respective District or Block level officers. Thus, the construction of houses of old or infirm or a person with disability through RMT programme could not be assured.

During exit conference (October 2024) it was accepted that such houses were to be built under RMT programme. It was further informed that a request would be made to the GoI for making the option available for release of full assistance amount in one or two instalments in such cases.

4.6.2 Facility of loan for construction of houses

Para 6.2.6.1 of FFI provides that if a beneficiary would have a desire to construct the house as per her/his aspirations and future requirements, she/he should be facilitated by the department to avail institutional finance up to ₹ 70,000. The department should hold meeting with bankers. The department and banks should give wide publicity including sensitization of the beneficiary about the loan products.

Audit noticed that while sanctioning the cost estimate for PMAY-G houses, the GoUP order (December 2016) envisaged that the amount required over and above the assistance provided for construction of houses shall be borne by the beneficiary himself as there was provision of loan as mentioned in FFI. Thus, facility of loan for PMAY-G beneficiaries was an important aspect of the scheme. However, in test checked districts, efforts to provide bank loan facility by holding meeting with bankers and other lending institutions was not evident in records of DRDAs. The concerned DRDAs stated that none of the beneficiary applied for availing loan from banking or other financial institutions. Further scrutiny revealed that at the State Level, in association with the banks, no advertisements were released for wide publicity of Differential Rate of Interest (DRI) loan scheme and sensitisation of PMAY-G beneficiaries about the availability of loan products. Furthermore, the State Government did not issue any orders for fixing roles of State level officers in providing facility of loan under DRI loan scheme.

The State Government replied (September 2024) that instructions and guidelines of GoI in this regard have been circulated to all the districts of the State. It was further stated that generally beneficiaries are very poor and are not willing for loan.

However, no reply was provided on the wide publicity of the DRI loan scheme at the state and district levels as envisaged under the PMAY-G guidelines.

4.7 Overridden mismatch cases not verified

MoRD issued directions (December 2021) for verification of overridden cases in PMAY-G. These cases pertain to mismatch in the names and other details of a PMAY-G beneficiary between SECC records and bank details while generating fund transfer orders (FTOs) in the name of the concerned beneficiary. Further, Para 13.4.2 (e) of FFI provides that once the frozen bank account of the beneficiary was verified by PFMS, it would be re-verified by the block officials for relevant details. The accounts verified by PFMS and subsequently by the block officials would appear in order sheet for payment.

Scrutiny of records revealed that CRD directed (November 2021) to DRDAs of all the districts of the State to take effective steps to verify pending 6,40,992 mismatch overridden cases in the districts. It was further directed to take action against any irregularity came into notice during verification. Audit further noticed that as per report of dashboard of PMAY-G maintained by MoRD, 1,44,108 mismatch cases were reported as pending to be verified as on 10 January 2024 in Uttar Pradesh. Thus, it was evident that sufficient steps were not taken to verify these pending mismatch cases.

After the issue was pointed out in audit, the CRD office provided the updated figures as of 19 March 2024 which reported 17,291 mis-match cases pending to be verified and total number of rejected cases after verification as 1,488. Reasons for rejections and amount paid to these 1,488 rejected beneficiaries was not provided to audit. CRD also stated that the information on payment made to 'mismatched rejected' cases can be collected from the district/block level. However, in test checked districts, DRDAs could not provide details of rejected case and amount released. In absence of the details of cases rejected, action taken by the Department against the irregularities noticed during re-verification of such cases could not be ensured.

The State Government replied (September 2024) that at present, 782 cases of mis-match were pending for verification and the number of mis-match rejection cases was 762. It was further informed that verification of mis-match case is a continuous process which is carried out by districts and blocks regularly. However, information related to details of rejected beneficiaries, reasons of rejection and amount involved in 762 rejected cases and action taken for the same was not provided.

4.8 Houses sanctioned without rectifying discrepancies in data

Audit observed that in the system generated list of beneficiaries to whom houses were sanctioned during 2017-23 in 11 test checked districts, the values in the Names field in case of 572 beneficiaries were either blank or have question mark or other signs. It was further noticed that in these cases, values either in the fields of Father's Name or Mother's name or in both the fields were also blank or had question mark or un-readable signs. The district wise detail of number of such beneficiaries is given in *Appendix 4.2*. Further, DRDAs Azamgarh, Budaun, Jaunpur and Mahoba stated (February 2024) that in these cases, PMAY-G houses had been allotted to the family member after verification of family details displayed on the website in relation to the beneficiary IDs mentioned in the list. The documents related to verification of these beneficiaries were not made available by DRDAs to audit, except in case of DRDA Hardoi which provide list indicating name of such beneficiary.

The main criterion available for verification was the names of the beneficiaries, which were not available as the field of Name of the beneficiary was kept as blank or filled with a question mark or other signs. Therefore, in the absence of any unique identifier, the authenticity of the beneficiaries who were sanctioned the houses, could not be verified. This indicated that rectification in defective data was not even carried out during verification at the Gram Sabha level as envisaged in the FFI and houses were sanctioned on the basis of defective data. An amount of ₹ 6.82 crore as assistance was released to these 572 beneficiaries who were sanctioned houses.

The State Government replied (September 2024) that reason for sanction of houses against 'Blank', 'Question Mark' or 'Unreadable signs' was due to non-porting of data from original list or name written in Hindi. On the process of sanction of house to such beneficiaries, it was informed that based on SECC-2011 survey, system generated list was made available by the GoI on AwaasSoft, which was got verified from the Gram Sabha and category wise PWL of beneficiaries was created. In case of those beneficiaries where name of

beneficiary or father's/mother's name or both were shown as 'blank' or 'question mark' or 'un-readable signs', they were got verified from the ID mentioned in the system generated mother list put up before the Gram Sabha for identification of eligibility of beneficiaries. Further, the identification was also made from the family details registered in the family register of the Gram Panchayat. It was also informed that these discrepancies could not be rectified as option of field correction was not made available by the GoI. During exit conference (October 2024) audit observation was accepted and process of sanctioning of houses and evidence was explained.

Audit is of the view that it was the responsibility of the officials to rectify and verify the discrepancies before sanction of houses and issue of unavailability of option for field correction should have been raised with GoI. Further, records of verification of such beneficiaries from the family details registered in the family register of the Gram Panchayat were not provided by the DRDAs when the issue was raised by Audit. State Government may, therefore, review such cases for adequate assurance for their genuineness.

4.9 Delay in allotment of houses due to not geotagging of beneficiaries

Para 5.2.1 of FFI provides that before issue of Sanction Order, the BDO or any block level official authorised by the State Government shall capture through the mobile applications 'AwaasApp' the geo-referenced photograph of the beneficiaries in front of the house where the beneficiary is currently living, followed by a geo-tagged photograph of the land on which the beneficiary proposes to construct the house and upload these on AwaasSoft.

Audit observed that in test checked district Hardoi, a total of 1,31,695 beneficiaries in 19 blocks were identified through AwaasPlus application. Out of these, data of 79,538 beneficiaries was not displayed in the AwaasPlus application due to lack of geo-tagging of the beneficiaries which resulted in non-allotment of house to them in two consecutive years 2020-21 and 2021-22. The onus of geo-tagging of beneficiaries lied on block level officials and non-display of data on AwaasSoft due to lack of geo-tagging exhibited the laxity in implementation at the block level.

Audit further noticed that in six blocks of the district, out of 39,255 beneficiaries whose data was uploaded on AwaasApp, 25,197 beneficiaries (64 *per cent*) were remanded and only 13,788 beneficiaries (35 *per cent*) were allotted houses in 2022-23 and 2023-24. Interestingly, in one out of these six blocks, 95 *per cent* of beneficiaries were either found ineligible or remanded. Moreover, a total of 270 beneficiaries in these six blocks were still waiting for allotment of house.

The State Government replied (September 2024) that beneficiaries of district Hardoi left out due to non-geotagging would be sanctioned houses once the target of 2024-25 was received from the GoI. During exit conference (October 2024) audit observation was accepted.

4.10 Results of Joint Physical Verification of houses

A Joint Physical Verification (JPV) of PMAY-G houses constructed in 19 test checked districts was carried out during field visit. For the JPV of constructed houses, in each selected GP, eight beneficiaries were selected

(subject to availability) by applying systematic random sampling method and JPV was conducted in presence of beneficiary and a representative from the department. Thus, JPV of 2,178 beneficiaries were conducted in 19 test checked districts. Out of these 2,178 houses, 2,079 houses were reported as completed in AwaasSoft and 99 were reported as incomplete. The results of joint physical verification are discussed in succeeding paragraphs. The district wise detail of JPV is given in **Appendix 4.3**.

4.10.1 House reported as ‘Completed’ but actually was found ‘Incomplete’ in Joint Physical Verification

Out of 2,079 houses reported as completed in AwaasSoft, only 2,002 (96 *per cent*) houses were found actually completed (roof casted) in JPV. Thus, the claim of the department in case of 77 houses was not found correct in JPV. It was further noticed that all three instalments of assistance were released against these 77 houses. Illustrative cases of two such incomplete houses are discussed in **Case study**.

Case Study

Joint physical verification in one case of Gram Panchayat Tejwapur of Block Behta in District Sitapur revealed that the house of a beneficiary (ID UP144091039) was sanctioned in 2022-23 under PMAY-G. The house was shown as completed on 21 May 2023 as per AwaasSoft and all three instalments have been released to the beneficiary. However, the house was found incomplete during JPV (21 September 2023) and even picture uploaded on AwaasSoft did not match with the house actually constructed (**Picture 4.2**). Similarly, in District Sultanpur, another beneficiary (ID UP134488642) of Block-Karaundikala, Gram Panchayat Marauta Tulsipatti, was sanctioned house in 2021-22, which was shown completed in AwaasSoft on 16 February 2022, was actually found incomplete in JPV held on 16 November 2023. All three instalments were released on the basis of incomplete picture uploaded in AwaasSoft (**Picture 4.3**).

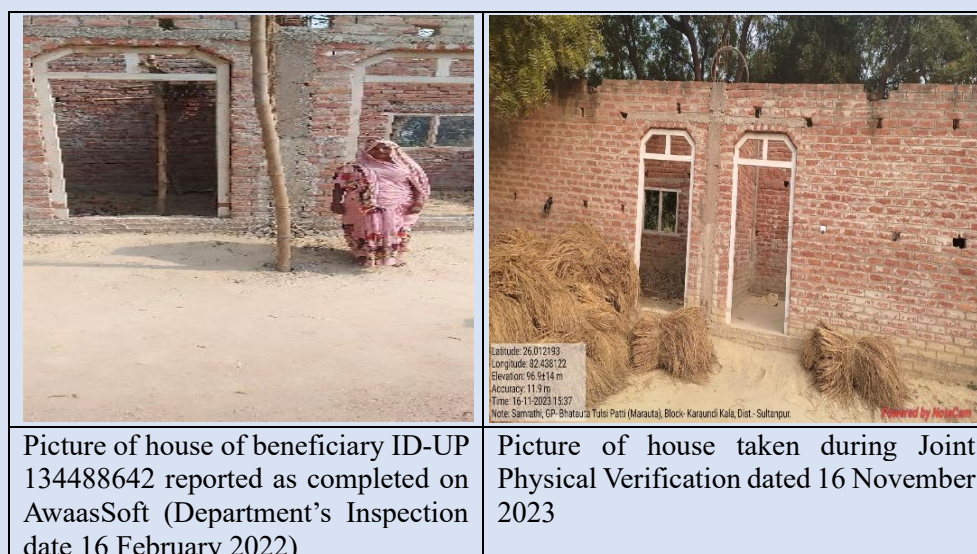
Picture 4.2



Picture of house of beneficiary ID-UP144091039 reported as completed on AwaasSoft (Department's Inspection date 21 May 2023)

Picture of house of beneficiary ID-UP144091039 taken during Joint Physical Verification dated 21 September 2023

Picture 4.3



These instances indicated towards lack of due diligence in uploading the pictures on AwaasSoft and over reporting of physical progress to that extent.

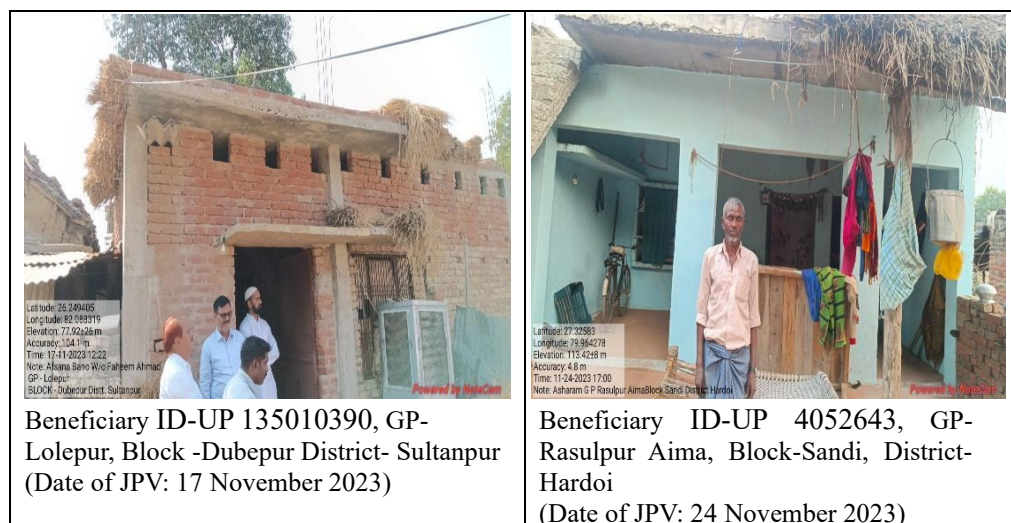
The State Government replied (September 2024) that instructions had been issued for taking action. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.10.2 Houses without Logo of PMAY-G and beneficiary details

MoRD directed (July 2017) that for identification of completed house constructed through assistance provided under PMAY-G, each constructed house should display – logo of PMAY-G, name of beneficiary, name of father/husband, category, year of sanction, name of village/block/district and amount spent - (i) assistance received, (ii) self-resources (iii) Total. The expenditure involved in this regard was to be met from the administrative expenses component of PMAY-G.

In JPV, out of 2,079 completed houses, 1,713 houses (82 *per cent*) were found not having logo of PMAY-G and other relevant details of beneficiary. Thus, these houses could not be identified easily as intended in MoRD directions. Pictures of two such houses are shown in **Picture 4.4**.

Picture 4.4: Houses without logo of PMAY-G and relevant details



Thus, compliance of MoRD instructions for display of PMAY-G logo on houses constructed under the scheme was not monitored by the implementing authorities.

The State Government replied (September 2024) that instructions had been issued for taking action. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.10.3 Roof of the houses made of Tin/Asbestos/Stone

Para 6.2.2.1 of FFI provides that the roof and the wall should be strong enough to be able to withstand the climate conditions of the place in which the beneficiary resides. Further, in compendium 'PAHAL', roof with Tin/Asbestos sheet was not suggested in any of the designs of houses.

Audit noticed in JPV that roof of 42 houses were of tin/asbestos sheet, etc. Illustrative pictures of two such houses taken during JPV are given in **Picture 4.5**.

Picture 4.5: Houses with roof made of Tin/Asbestos sheet



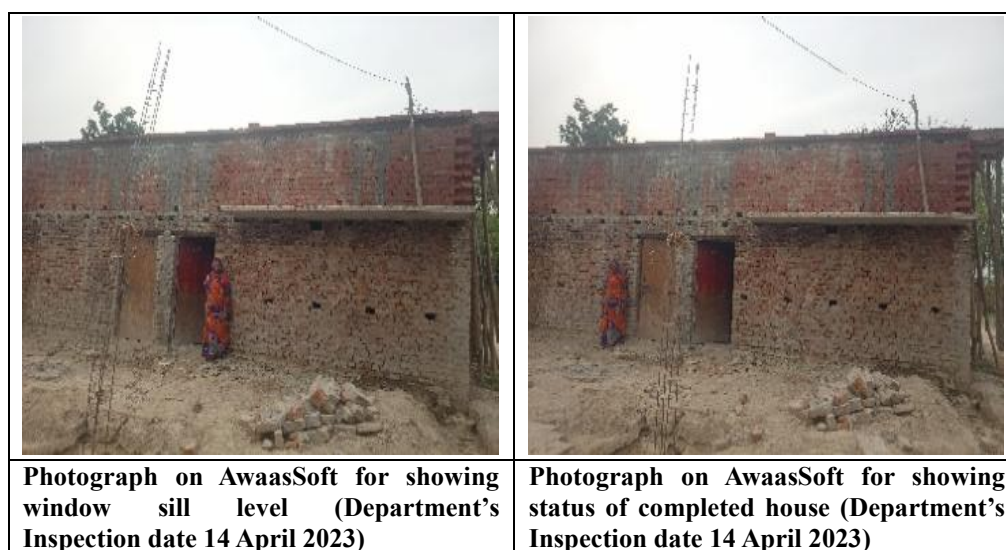
The State Government replied (September 2024) that under PMAY-G, there was provision of only pucca roof and instructions had been issued for fixing the responsibility and taking action thereon. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.10.4 Use of similar photographs for status of roof cast and completed house

As per GoUP order (November 2017) the third instalment of assistance under PMAY-G was to be released after completion of house, i.e., after roof cast and plaster. The amount of third instalment was to be utilised for installing doors and windows and painting of house.

Out of the sampled 2,079 completed houses selected for verification, similar pictures of windowsill/roof cast level of house and completed house were found uploaded on AwaasSoft in 1,275 cases (61 *per cent*) as illustrated in **Picture 4.6**. It was further evident from Picture 4.6 that the third instalment was released without ensuring plaster of house.

Picture 4.6: Photographs uploaded for the status of windowsill level of house and completed house (Beneficiary ID UP134617539)



In JPV, 1,548 houses (74 *per cent*) out of 2,079 sampled houses were found without plaster on walls. Thus, although these houses were shown as completed, but they could not be treated as complete with reference to GoUP order mentioned above. The photographs of two such houses are shown in **Picture 4.7**.

Picture 4.7: Houses without plaster reported as complete

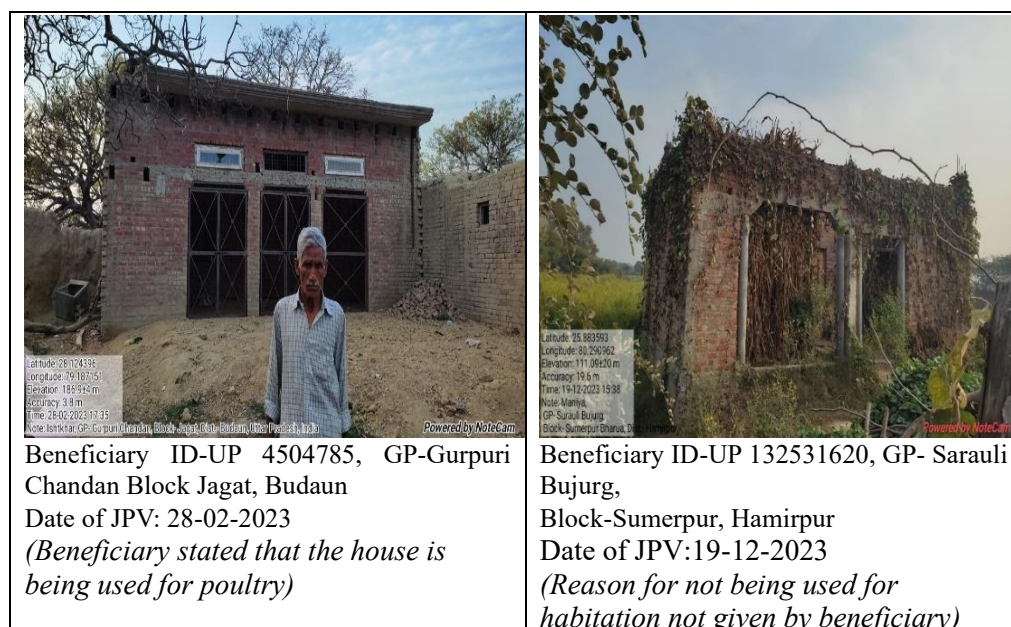


The State Government replied (September 2024) that instructions have been issued for plaster of houses. During exit conference (October 2024) audit observation was accepted and it was stated that instruction had been issued for taking action and fixing responsibility.

4.10.5 Houses not in use

Audit noticed in JPV that 25 houses which were although complete but were not in use for habitation. The photographs of two such houses not in use are shown in **Picture 4.8**.

Picture 4.8: PMAY-G houses not in use for habitation



The State Government replied (September 2024) that instructions for ensuring utilisation of houses constructed under PMAY-G had been issued. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.10.6 Houses without dedicated space for cooking and bath

Para 6.2.2.1 of FFI of PMAY-G stipulates that the core house design should also include a dedicated space for hygienic cooking and bathing area.

Audit noticed in JPV that out of 2,079 completed houses, 1,129 houses (54 *per cent*) were constructed without dedicated space for hygienic cooking and 1,205 houses (58 *per cent*) were without bathing area as required in terms of FFI of PMAY-G.

The State Government replied (September 2024) that instructions had been issued for compliance of GoI guidelines in this regard. During exit conference (October 2024) audit observation was accepted and it was informed that instruction have been issued for taking action and fixing responsibility.

4.11 Convergence with other schemes

In addition to financial assistance for house construction, Para 8.1 of FFI of PMAY-G envisages for providing basic amenities in convergence with existing schemes related to construction of toilet⁵³ under *Swachh Bharat Mission-Grameen* (SBM-G), MGNREGS or any other dedicated financing source, access to safe drinking water under *National Rural Drinking Water Programme* (NRDWP) or any other schemes, electricity connection under *Deen Dayal Upadhyaya Gram Jyoti Yojana* (DDUGJY), LPG connection under *Pradhan Mantri Ujjwala Yojana* (PMUY) for clean and more efficient cooking fuel. Shortcomings noticed in ensuring convergence with the related schemes and availability of basic amenities in PMAY-G houses are discussed below:

4.11.1 Status of convergence

The availability of basic amenities in PMAY-G houses in convergence with the schemes related to construction of toilet, cooking gas connection, electricity connection and water supply connection during 2016-17 to January 2024 in the State is given in **Table 4.2**.

Table 4.2: Status of convergence at the State level

Houses completed under PMAY(G)	Toilet constructed (<i>in per cent</i>)	Cooking gas connections (<i>in per cent</i>)	Electricity connection (<i>in per cent</i>)	Water supply connection (<i>in per cent</i>)
34,49,441	32,96,379 (96)	32,50,414 (94)	31,95,484 (93)	25,83,388 (75)

(Source: Information provided by CRD)

Scrutiny of records further revealed that in the 19 test checked districts out of 14,97,260 houses constructed under PMAY(G) scheme, toilets were constructed in 95 *per cent* houses, cooking gas connections were available in 93 *per cent* houses, electricity connections were provided in 92 *per cent* houses and water supply connections were provided to 71 *per cent* houses. Details are given in **Appendix 4.4**. However, the status of basic amenities noticed in JPV of 2,079 sampled houses, which were reported as completed by the department in

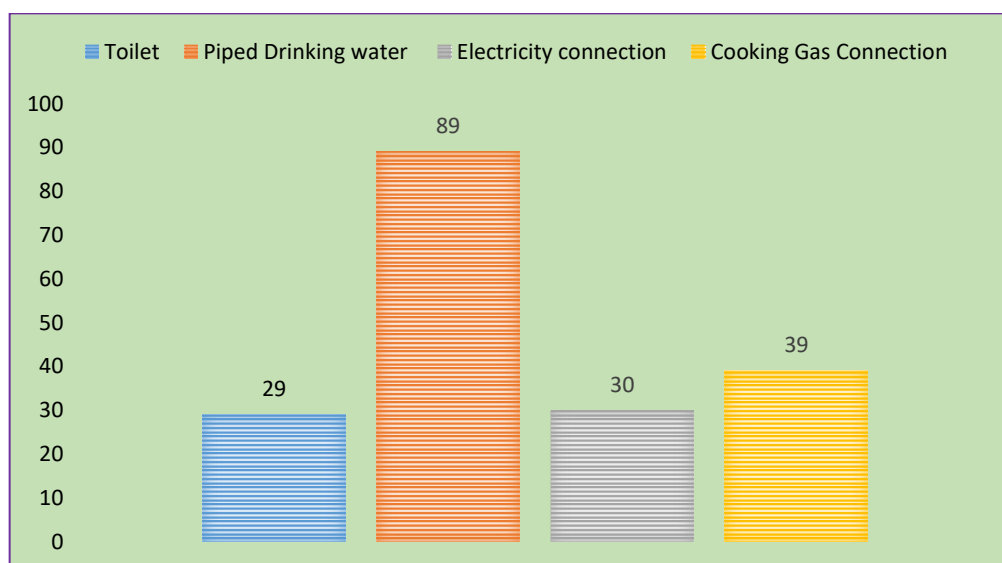
⁵³ The construction of toilet was important in terms of FFI which provides that a house shall be treated as complete only after the toilet has been constructed.

19 test-checked districts, was as detailed in *Appendix 4.5* and summarised in **Table 4.3** and **Chart 4.2**.

Table 4.3: Status of basic amenities in joint physical verification of houses

No. of test checked districts	No. of completed houses examined in JPV	No. of houses with toilet (in per cent)	No. of houses with cooking gas connection (in per cent)	No. of houses with electricity connection (in per cent)	No. of houses with piped drinking water supply connection (in per cent)
19	2079	1483 (71)	1271 (61)	1456 (70)	233 (11)

Chart 4.2 Shortfall in basic amenities noticed in JPV (in per cent)



As seen from **Chart 4.2**, the highest shortfall of 89 *per cent* was noticed in availability of piped drinking water supply connection and shortfall in availability of toilets, electricity connections and cooking gas connections in PMAY-G houses was 29, 30 and 39 *per cent* respectively. Thus, the percentage shortfall in providing basic amenities found during JPV was higher than what was reported at the State level through convergence.

The State Government replied (September 2024) that instructions have been issued (August 2024) for verification of data fed in the AwaasSoft and fixing responsibility and taking action in case of variation in the data. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.11.2 Convergence with MGNREGS for providing unskilled wages

As per Para 8.1(b) of FFI of PMAY-G, it is mandatory to provide support of 90 person days (95 person days in difficult areas and IAP districts) unskilled wage employment at the current rate to a PMAY-G beneficiary for construction of his/her house in convergence with MGNREGS.

The position of houses sanctioned, request for work creation and work created under MNREGS during the period 2017-23 is given in **Table 4.4**.

Table 4.4: Status of work creation under MNREGS

Year	Number of houses sanction	Request sent for work creation	Works created
2017-18	394382	391950	386101
2018-19	309589	307731	297376
2019-20	171554	170693	169864
2020-21	732502	732022	729544
2021-22	433250	433013	431327
2022-23	858481	856365	855406
Total	2899758	2891774	2869618

(Source: Provided by CRD)

As evident from **Table 4.4** that out of total 28.99 lakh houses sanctioned during 2017-23, the request for work creation under MGNREGS was sent in respect of 28.92 lakh beneficiaries whereas work was created for only 28.70 lakh beneficiaries. Thus, work was not created for the all sanctioned houses as envisaged under PMAY-G scheme.

The State Government replied (September 2024) that the mis-match in the number of houses sanctioned, work creation request and actual work creation was due to cases of ineligible beneficiaries noticed after sanction of PMAY-G houses. On sanction of PMAY-G house from SECC data (2016 to 2019-20), ID for work creation was auto ported on MNREGS website. However, after AwaasPlus data (2020-21 onwards), ID for work creation is auto ported during transfer of first instalment to the beneficiary. It was further stated that at present work creation under MGNREGS in case of 22,676 houses was pending and instructions had been issued for taking action. During exit conference (October 2024) audit observation was accepted and it was informed that instruction had been issued for taking action and fixing responsibility.

4.11.3 Drainage facility

As per guidelines of PMAY-G, Para 8.1(f) in order to ensure a cleaner and healthy environment for the households, the solid and liquid waste generated by the households needs to be treated. Accordingly, the State Government may through convergence with Swachh Bharat Mission (Grameen) or any other scheme of the State Government ensure management of solid and liquid waste.

Joint physical verification (JPV) of 2,079 completed houses of 19 test checked districts revealed that only 1,169 houses (56 *per cent*) were connected to the drains available in the area and remaining 910 houses (44 *per cent*) did not have a proper drainage system in their area which resulted in water logging and unhygienic living conditions. Pictures of two such PMAY-G houses without proper drainage system are given in **Picture 4.9**.

Picture 4.9: Photographs of houses without proper drainage system



The adequate and proper management of drainage was important in order to provide a cleaner and healthy environment for the households benefitted from PMAY-G. However, the JPV indicated towards inadequate convergence with Swachh Bharat Mission or any other scheme of the State Government for ensuring drainage for the households covered under PMAY-G.

The State Government replied (September 2024) that instructions have been issued in this regard to the districts. During exit conference (October 2024) audit observation was accepted and it was informed that instruction have been issued for taking action and fixing responsibility.

4.11.4 State and District level Committees for convergence

Para 8.3 of FFI of PMAY-G provides that to ensure convergence at the ground level, State and District Level Committees in their meetings should include convergence as an agenda point with periodical monitoring and review. However, as discussed in Paragraph 5.2 of the report, meeting of these committees was deficient. Thus, monitoring of convergence with other schemes was not ensured during 2017-23 as envisaged in the FFI of PMAY-G.

To sum up, 20,215 houses sanctioned during 2016-23 were incomplete as of March 2025, despite exceeding the prescribed timeline of 12 months for their completion from the date of sanction. Annual Action Plan for implementation of PMAY-G did not contain district wise plan as envisaged in the Scheme. Annual Select List of beneficiaries was not prepared and disseminated. Quality of construction of houses could not be ensured due to non-mapping of trained mason with each house sanctioned under the scheme, non- construction of demo houses in each block, besides demo houses were not constructed as per designs suggested by GoI. Further, overridden/mis-match cases were pending for verification and also, houses were sanctioned without any entry or question mark in the fields related to name of beneficiary, father's name and mother's name in AwaasSoft.

The result of Joint Physical Verification (JPV) disclosed that 77 houses out of 2,079 sampled PMAY-G houses reported as complete were actually incomplete and thus, progress of completion was over reported to that extent. Furthermore, in JPV, 82 *per cent* houses were found without logo of PMAY-G, 74 *per cent* were without plaster of walls, 54 *per cent* without a dedicated place for hygienic cooking and 58 *per cent* were without a bathing area. Deficiencies were also noticed in providing basic amenities such as toilets, cooking gas connections, electricity connections and piped drinking water connections in convergence with other schemes for PMAY-G houses. Thus, although the State reported an achievement of 98 *per cent* of the target in completion of houses, but there were various shortcomings in implementation of the scheme as discussed above and results of JPV indicated that more action was required to fulfil the aspirations of a complete house as provided in the FFI of PMAY-G.

Recommendations

In view of the audit observations, the State Government may ensure:

- (7) *active monitoring of the completion of 20,215 incomplete houses.*
- (8) *identification of landless beneficiaries across the State and all such identified beneficiaries are provided houses on priority basis as envisaged in the scheme.*
- (9) *construction of demo houses as per designs and specifications recommended for the respective zones so that the beneficiaries could be made aware of with the house designs suitable for that region.*
- (10) *thorough verification of all the overridden/ mismatch cases and houses sanctioned with the entries of 'blank' and 'question mark' in place of name of beneficiary, name of father and name of mother, to rule out any malpractice.*
- (11) *adequate and effective convergence with the specified social sector schemes as envisaged in the PMAY-G scheme guidelines to provide all the basic amenities, like toilets, cooking gas connections, electricity connections, piped drinking water connections, in houses.*

Chapter V

Monitoring of the Scheme

Chapter V

Monitoring of the Scheme

This chapter discusses about the functioning of monitoring mechanism in implementation of PMAY-G scheme.

Audit Objective: The monitoring and evaluation of the Scheme were in compliance with the Scheme guidelines.

Brief snapshot of the chapter

- Out of 75 districts in the State, Programme Management Unit was sanctioned for constitution in only five districts. Thus, implementation and monitoring of PMAY-G scheme was not being carried out as per the scheme guidelines.
- In the absence of minutes of the meetings, the constitution and functioning of State and District level committees for implementation of scheme could not be assured.
- Most of the issues (53 *per cent*) reported in Social Audit of PMAY-G during 2017-23 were unresolved even after lapse of more than one to six years of reporting.

5.1 Programme Management Unit

Although the construction of house was to be undertaken by the beneficiary, it was the responsibility of the State Government to ensure that beneficiary is provided requisite guidance in the process and also closely monitored to ensure that the construction of houses is completed. Para 7.3 of FFI of PMAY-G envisages setting up of a dedicated State Programme Management Unit (PMU) to undertake the tasks of implementation, monitoring and supervision of quality construction.

5.1.1 Constitution of Programme Management Unit

Para 7.3 of FFI of PMAY-G envisages that the State PMU is to be headed by the State Nodal Officer and supported by personnel on deputation and hired contract personnel. Similar arrangements are to be followed for the District and Block level PMUs. The composition and responsibilities of State, District and Block level PMUs are given in *Appendix 5.1*.

Audit observed that State Government approved (September 2017) constitution of PMUs and creation of posts for PMUs at State, District and Block levels. However, constitution of the three-tier PMU was abolished (April 2018) by the State Government citing that it would not serve any significant purpose. Subsequently, State Government approved (October 2018) constitution of

PMUs at State level and at the district as well as block levels in five districts⁵⁴. However, in both the approvals (September 2017 and October 2018), GoUP did not sanction the post of ‘Technical professional in the field of construction’ for District level PMU even though prescribed in the FFI.

Further, out of 19 test checked districts, permission for constitution of PMU was granted in three districts⁵⁵. However, the PMU was constituted in only one test checked district, Ambedkar Nagar. However, the post of ‘Technical professional (IT)’ and ‘Accountant Assistant’ as sanctioned by the GoUP was vacant in the PMU, Ambedkar Nagar. Thus, the PMU in the district Ambedkar Nagar functioned without desired level of staff.

Audit further noticed that AAP of 2019-20 to 2022-23 submitted to GoI mentioned that PMU of PMAY-G was constituted in 64 to 65 districts⁵⁶ and in 730 to 765 blocks⁵⁷, which was contradictory to the GoUP order (April 2018) for abolition of the three tier PMU in the State. Moreover, non-constitution of PMU at district and block levels adversely affected the implementation of the scheme in terms of facilitating allotment of land to landless beneficiaries, preparation of Annual Select List from the PWL, plan and organise mason training programme, tag a trained mason to each beneficiary, monitor reporting on AwaasSoft⁵⁸ and release of timely instalments as discussed in previous Chapters.

The State Government replied (September 2024) that permission was granted to five districts to engage employees for PMU on outsourcing/contractual basis after considering the proposals. It was further stated that proposals for PMU of other districts was sent by CRD to the State Government, however, the permission was not granted. With reference to information submitted in AAP, State Government stated that the information on PMUs included in AAP was of Government officials and contractual workers engaged for other schemes, who were also engaged at district and block levels against the posts/responsibilities of PMU. During the exit conference (October 2024) audit observation was accepted and factual position was explained.

The reply may be viewed in the light of the fact that the State Government did not constitute the three tier PMUs as envisaged in the FFI of PMAY-G, though roles and responsibilities of each tier were fixed under the FFI for smooth implementation and monitoring of the scheme. Further, the post of ‘Technical professional in the field of construction’ was not sanctioned at the district level despite being stipulated in the FFI.

⁵⁴ Lucknow, Ambedkar Nagar, Budaun, Gorakhpur and Moradabad

⁵⁵ Ambedkar Nagar, Budaun and Moradabad

⁵⁶ In the year 2019-20, 2020-21 & 2022-23 - 64 districts and in 2021-22- 65 districts. Detail of PMU constitution in AAP of 2018-19 was not mentioned.

⁵⁷ In the year 2019-20, 2020-21 & 2022-23 -730 blocks and in 2021-22- 765 blocks.

⁵⁸ AwaasSoft is a web based transactional electronic service delivery platform to facilitate e-G-governance in PMAY-G.

5.1.2 Inspection of houses by District and Block level officers

As per para 9.3.2 of FFI of PMAY-G, the PMU shall also monitor the scheme implementation and quality supervision at different levels. It was suggested that (a) officers at the block level should inspect as far as possible 10 *per cent* of the houses during construction and (b) district level officers should inspect two *per cent* of the houses during construction.

Audit observed that out of test checked 19 districts and 56 blocks, PMU was not constituted in 18 districts and 54 blocks. Further, as discussed in Para 5.1.1, the post of ‘technical professional in the field of construction’ was not created in one test checked district⁵⁹ where PMU was constituted, though this professional was essential for supervision of construction quality of PMAY-G houses. The test checked 56 blocks informed that inspection of houses during construction was carried out, but information regarding number of houses inspected was not maintained and copy of inspection report was not provided for verification. Thus, the assurance regarding the desired level of inspection during construction of houses could not be derived.

Audit noticed from the data available on website of Area Officer App of GoI that worksite visited by District Officials under PMAY-G during 2017-23 in test checked 19 districts ranged from zero to 0.12 *per cent* which was less than the desired two *per cent* as envisaged in FFI. Furthermore, cases of construction of PMAY-G houses without plastered walls, without dedicated space for cooking and bath, without toilets, without proper drainage system and houses constructed with roof as tin/asbestos sheets found during Joint Physical Verification and discussed in previous Chapter IV indicated towards lack of inspection by the officials as envisaged in the FFI.

The State Government replied (September 2024) that as per directions of GoI in the guidelines, instructions have been issued for 10 *per cent* inspection at Block level and two *per cent* inspection at District level. In addition to this, at present, inspection was being done through Area Officer App. During exit conference (October 2024) audit observation was accepted and factual position was explained.

The reply was not acceptable, as the desired level of inspection at District and Block levels as envisaged in the FFI was not ensured.

5.2 Constitution of Committees at State and District levels

As per Para 7.4 of FFI of PMAY-G, to ensure implementation of PMAY-G as per the Annual Action Plan (AAP), a committee chaired by Chief Secretary was to be constituted at the State level. The State level Committee should meet at least twice a year. Similarly, the District level Committees should be chaired by the respective District Collectors which should meet every quarter in a year.

⁵⁹ Ambedkar Nagar.

The composition of the Committees at the State and District levels may be decided by the State Government.

Audit observed that GoUP issued (June 2017) orders for constitution of committees both at State⁶⁰ and District level. However, on further enquiring the functionality of these committees during 2017-23, the CRD office informed that committees had been constituted and provided minutes of the review meetings of Chief Secretary of Government of Uttar Pradesh, held for review of various schemes, including PMAY-G, being implemented in the State. The minutes of meetings of committee constituted for PMAY-G as per GoUP order (July 2017) were, however, not provided. Thus, the function of State level committee for PMAY-G could not be ascertained in Audit. Further, at the district level, in 11 out of 19 test checked districts, the committee was not formed. In eight district⁶¹, where DRDA affirmed its constitution, no records regarding its constitution and holding of meetings were provided to audit for verification.

The State Government replied (September 2024) that State and District level committees had been constituted and regular review of the PMAY-G scheme was taken up by the Chief Secretary at the State level and District Magistrate at the District level. It was further stated that meeting of State Level Committee in Chairmanship of the Chief Secretary was scheduled to be held in September 2024. During exit conference (October 2024) audit observation was accepted and factual position was explained.

The reply may be viewed in the light of the fact that DRDAs of the test checked districts could not provide records related to holding meetings of district level committees. Thus, the constitution and functioning of these committees could not be assured. Moreover, after the matter was pointed out in audit, the meeting of State Level Committee was held in October 2024.

5.3 Conduct of Social Audit

Para 9.6.1 of FFI of PMAY-G provides that Social Audit is to be conducted in every Gram Panchayat at least once in a year, involving a mandatory review of all aspects. The basic objective of social audit is to ensure achievement of public accountability in PMAY-G implementation.

The status of conduct of Social Audit of PMAY-G in the State during 2017-23 was as detailed in **Table 5.1**.

⁶⁰ Chairman: Chief Secretary U.P., Vice Chairman: Additional Chief Secretary/Principal Secretary Rural Development Department, Secretary: Commissioner Rural Development U.P., Members: Principal Secretary Planning Department, Principal Secretary Finance Department, Commissioner Rural Housing, UP Rural Housing Board, Director Panchayati Raj, Regional Manager HUDCO, Additional Commissioner (PMAY-G) Rural Development U.P. and Additional Commissioner (Accounts) Rural Development U.P.

⁶¹ Azamgarh, Barabanki, Budaun, Jaunpur, Jhansi, Mahoba, Moradabad and Shahjahanpur.

Table 5.1: Conduct of Social Audit of PMAY-G in the State

Year	Number of GPs	Number of GPs where social audit conducted	Shortfall (in per cent)	Total number of issues reported	Total number of issues closed as of October 2024	Percentage issues	
						Closed	Pending
2017-18	59073	1967	97	13506	4007	30	70
2018-19	59073	15931	73	89746	54276	60	40
2019-20	59073	31445	47	143106	63538	44	56
2020-21	58189	0 ⁶²	0	0	0	0	0
2021-22	58189	30927	47	169033	91118	54	46
2022-23	57702	42436	26	177480	66114	37	63
Total				592871	279053	47	53

(Source: Social Audit Directorate U.P. and Uttar Pradesh At A Glance published by Planning Department, U.P.)

As evident from **Table 5.1**, social audit was not conducted as per periodicity envisaged in the FFI. Further, out of 5.93 lakh issues reported during 2017-23, only 2.79 lakh issues (47 per cent) were closed and 3.14 lakh issues (53 per cent) were pending as of October 2024. The pending issues ranged from 40 to 70 per cent of the issues reported during 2017-23. In 19 test checked districts, although DRDAs informed that Social Audit was conducted, but copies of findings of Social Audit and follow-up action thereon were not provided to audit for verification.

The State Government replied (September 2024) that issues reported in Social Audit once received from Social Audit Directorate, are made available to districts for disposing them after taking action.

Audit noticed that majority of issues reported in Social Audit were unresolved even after lapse of period up to six years of reporting.

5.4 Monitoring of progress of construction of houses through AwaasSoft

Para 5.7.2 of FFI of PMAY-G stipulates that State must mandatorily pay the first instalment at the time of sanction. Other than the first instalment, the States should have to map the remaining instalments, to house construction stages/levels of their choice from among six⁶³ levels in AwaasSoft. The Government of Uttar Pradesh issued orders (November 2017) for release of second instalment with construction up to plinth level and third instalment after completion of house, i.e., after roof cast and plaster.

Audit noticed in Joint Physical verification (JPV) that, in 42 cases out of 2,178 beneficiaries selected for verification, the pictures of completed houses uploaded on the AwaasSoft did not match with the pictures taken during JPV. The instalments were released on the basis of picture uploaded on AwaasSoft. The pictures uploaded on AwaasSoft and that of taken during JPV in respect of two such cases are given in **Picture 5.1**.

⁶² During financial year 2020-21, due to Covid-19 pandemic regular social audit was not conducted.

⁶³ Foundation, Plinth, Windowsill, Lintel, Roof cast Completed.

Picture 5.1: Mis-match pictures of AwaasSoft and that taken during JPV

Beneficiary ID – UP119685401, GP-Gauri Saloneypur, Block Nawabganj, Dist.- Unnao	
	
Picture uploaded on AwaasSoft (inspection dated 06.07.2021)	Picture taken in JPV(dated 11.01.2024)
Beneficiary ID – 141721446, GP- Purey Basti Gaderiya, Block Mahasi, District Bahraich	
	
As per AwaasSoft (inspection dated 25.09.2023)	As taken in JPV (dated 09.10.2023) – only foundation work on one side noticed during JPV

Thus, it was evident from above photographs that there was laxity in monitoring of release of instalments linked with the stages of construction as stipulated in the guidelines of the PMAY-G.

The State Government replied (September 2024) that as per guidelines of PMAY-G, there was provision to upload photo after geo tagging after release of each instalment and completion of house up to set standard. Actual photo of constructed or under construction house was to be uploaded. Taking cognizance of these cases, instructions had been issued (August 2024) for taking corrective measures and non-repetition of mismatch in actual pictures and pictures uploaded in AwaasSoft in future. During exit conference (October 2024) it was further informed that rigorous monitoring of construction of houses would be ensured through AwaasSoft.

To sum up, the monitoring of the scheme was not ensured as per Framework for Implementation (FFI) of PMAY-G. Programme Management Unit was not constituted in majority of the districts and blocks during 2017-23 which impacted the implementation, monitoring and supervision of quality construction of PMAY-G houses. The functionality of State and District level committees could also not be assured in absence of requisite evidence. District and block level officers did not undertake inspection of PMAY-G houses during construction as per prescribed frequency. Social Audit was not conducted as per periodicity envisaged in the FFI and majority of issues raised during Social Audit were pending to be resolved. Further, monitoring of construction of houses through AwaasSoft was found to be deficient.

Recommendations:

In view of the audit observations, the State Government may ensure:

- (12) *promptly setting up of dedicated Programme Management Units (PMUs) at district and block levels for implementation and monitoring of the scheme.*
- (13) *inspection of PMAY-G houses during construction by district and block level officers, as per prescribed percentage, to improve implementation, monitoring and quality supervision under the scheme.*
- (14) *Social Audit is conducted as per periodicity prescribed in the guidelines and the issues raised in the Social Audit are duly attended and timely resolved.*



(RAJ KUMAR)

Principal Accountant General (Audit-I)
Uttar Pradesh

PRAYAGRAJ
THE

19 NOV 2025

COUNTERSIGNED



(K. SANJAY MURTHY)

Comptroller and Auditor General of India

NEW DELHI
THE

24 NOV 2025

Appendices

Appendix 1.1

(Reference: Paragraph 1.5)

List of Selected Districts, Blocks and Gram Panchayats

Sl. No.	Name of District	Name of Blocks	Name of Gram Panchayats
1.	Ambedkar Nagar	1. Bhiyawan	1. Govindpur, 2. Bhiyaon, 3. Gauri Barah, 4. Ramgarh, 5. Kishundaspur
		2. Akabarpur	1. Tarakhurd, 2. Amartal, 3. Basgawn, 4. Ahetha, 5. Manjeesha
		3. Jalalpur	1. Arai, 2. Katghar Moosa, 3. Kabulpur, 4. Kajpura, 5. Machli Gavn
2.	Azamgarh	1. Azamatgarh	1. Kathaicha, 2. Sokhana Khalsa, 3. Changapur, 4. Mahula, 5. Suraina
		2. Bilariyaganj	1. Jairajpur, 2. Hiranae Gulligarh, 3. Kapasa, 4. Akabarpur, 5. Bhavaraipur
		3. Lalganj	1. Kota bujurg, 2. Gadauli, 3. Fajullahpur, 4. Phakhruddinpur, 5. Rampur Katharava
3.	Banda	1. Naraini	1. Raksi, 2. Duvariya, 3. Ghoremau Kala, 4. Mahui, 5. GudhaKala
		2. Tindwari	1. Singhpur, 2. Loumar, 3. Amalikour, 4. Tarahi Mafi, 5. Parsaunda
		3. Bisanda	1. Tendura, 2. Uttarwa, 3. Singhpur, 4. Bisanda Gramin, 5. Korrihi
4.	Bahraich	1. Balaha	1. Nuser Gumtiha, 2. Chandanpur, 3. Majhawa Bhulaura, 4. Nanpara Dehat, 5. Badhaya Kala
		2. Mahasi	1. Pure Dildar Singh, 2. Purey Basti Gadariya, 3. Sikandarpur, 4. Pure Hindu Singh, 5. Nautla
		3. Phakarpur	1. Bhilora Kazi, 2. Dikauliya, 3. Bahaliya, 4. Khalidpur, 5. Khapurwa
5.	Barabanki	1. Harakh	1. Ajpura, 2. Bhanmau, 3. Tesuva salemchak, 4. Jainabad, 5. Israuli Seth
		2. Puredalai	1. Aswa, 2. Pansara, 3. Tikari, 4. Badshanagar, 5. Kheta Saray
		3. Masauli	1. Udhauli, 2. Sadamau, 3. Chandwara, 4. Masauli, 5. Rasauli
6.	Budaun	1. Ujhani	1. Allahapur Bhogi, 2. Gurai, 3. Jiudge Pura, 4. Katholi, 5. Dahemu
		2. Jagat	1. Kundeli, 2. Basiya Khera, 3. Jakheli, 4. Moh Nagar Sulara, 5. Gurpuri Chandan
		3. Ambiyapur	1. Risauli, 2. Sirasaul Sitaram, 3. Jarseni, 4. Kheri, 5. Dudhoni
7.	Hamirpur	1. Maudaha	1. Parchhchh, 2. Mutni, 3. Padhori, 4. Para, 5. Bhaista
		2. Gohand	1. Rahank, 2. Amood, 3. Auta, 4. Sarseramaf, 5. Kachwakalan
		3. Sumerpur	1. Ingohata, 2. Devgaon, 3. Banda, 4. Sarauli Bujurg, 5. Dariyapur
8.	Hardoi	1. Sandi	1. Manimau, 2. Kakaidi, 3. Rasulpuraema, 4. Sandi Dahat, 5. Mahitapur
		2. Ahrori	1. Raobahadur, 2. Mahmood Pur Bahadur, 3. Kasmandi, 4. Akbarpur 5. Badauli
		3. Mallawan	1. Shahpur Pawar, 2. Akbarpur, 3. Khangheria, 4. Bhikharipur Katia, 5. Bhagtupur Santupur
9.	Jaunpur	1. Khutahan	1. Patti Narendrapur, 2. Chharaura, 3. Mujjakkairpur, 4. Kashiya Pur, 5. Banahara
		2. Muftiganj	1. Pesara, 2. Pauni, 3. Akauni, 4. Bagthari, 5. Umari
		3. Badalapur	1. Bahur, 2. Chandapur, 3. Mallapur, 4. Badalapur Khurd 5. Ratasi
10.	Jhansi	1. Babina	1. Mankuwa, 2. Sarwan, 3. Prathvipur-Naya Khera, 4. Heerapur, 5. Badora
		2. Mauranipur	1. Patha, 2. Kotra, 3. Rora, 4. Badagaon, 5. Ghat Lahachura
		3. Bamaur	1. Khallar, 2. Madori, 3. Pathredi, 4. Gohna, 5. Genda Kabola
11.	Lakhimpur Kheri	1. Bijua	1. Rura sultanpur, 2. Etkuti, 3. Baghiya kheda, 4. Govindapur, 5. Ambara
		2. Phoolbehar	1. Goura, 2. Bada Gaon, 3. Singar pur, 4. Devariya, 5. Tanduva
		3. Lakhimpur	1. Breiha Tarapur, 2. Bairagar, 3. Tasaura, 4. Semarai, 5. Moosepur khurd

Sl. No.	Name of District	Name of Blocks	Name of Gram Panchayats
12.	Maharajganj	1. Mithaura	1. Mujhana Bujurg, 2. Hardi, 3. Panewa Panei, 4. Dharpur, 5. Pipra Kalyan
		2. Nichloul	1. Khamhaura, 2. Balhikhor, 3. Mishrauliya, 4. Paragpur, 5. Karmahiya
		3. Nautanawa	1. Amahwa, 2. Hardi dali, 3. Manikapur, 4. Mahadeiya, 5. Vishunpura
13.	Mahoba	1. Charkhari	1. Luhari, 2. Gaurhari, 3. Patha, 4. Kharela Dehat, 5. Kamalkheda
		2. Panwadi	1. Lidhaura Khurd, 2. Panwadi, 3. Chauka, 4. Bharwara, 5. Mahua Itaura
14.	Moradabad	1. Munda pandey	1. Khaikhera, 2. Devapur, 3. Sarkada Khaas, 4. Daulatpur Ajmatpur, 5. Dolra
		2. Dingarpur	1. Unchakani, 2. Jatapura, 3. Amanpur Kundarki, 4. Pandiya, 5. Gurer
		3. Bilari	1. Thanwala, 2. Sisona Tarapur, 3. Jamalpur, 4. Chandpur Ganesh, 5. Dhakaiya Naru
15.	Sambhal	1. Asmauli	1. Sevapur, 2. Nehrauli, 3. Owari, 4. Devaoi Kala, 5. Akhbundpur Kafoorpur
		2. Sambhal	1. Pansukha Milak, 2. Metholi, 3. Phool Singh, 4. Mahmudpur Imma, 5. Vatoa
		3. Baniya khera	1. Raholi, 2. Gumthal, 3. Mopurkashi, 4. Alhedadpur Champu, 5. Dhanupura
16.	Shahjahanpur	1. Tilhar	1. Usmanpur Tisui, 2. Harbhanpur, 3. Samhana, 4. Birsinghpur, 5. Milkipur
		2. Kanth	1. Kurriya Kalaan, 2. Methapur, 3. Malhpur, 4. Nikara, 5. Muriya Aas
		3. Nigohi	1. Udara, 2. Satanua, 3. Patrajpur, 4. Kataiya Usmanpur, 5. Bhartapur
17.	Sitapur	1. Behta	1. Palauli, 2. Tejwapur, 3. ChandiBhanpur, 4. Kurtahiya, 5. Midaniya
		2. Maholi	1. Kathidhara, 2. Kusaila, 3. Paragpur Grant, 4. Baragaon, 5. Pailakisa
		3. Gondlamau	1. Mahmudpur Jhabra, 2. Gangoy, 3. Para, 4. Ashrafnagar, 5. Karuwamau
18.	Sultanpur	1. Karaudi kalan	1. Bangar khurd, 2. Gaura Tikari, 3. Marauta Tulsi Patti, 4. Gudra, 5. Bahauddinpur
		2. Dubepur	1. Pitambarpur Kalan, 2. Godawa, 3. Devrahar, 4. Lolepur, 5. Dulhapur
		3. Kurebhar	1. Mahmoodpur, 2. Natauli Kala, 3. Saifullaganj, 4. Gadauli, 5. Parsa
19.	Unnao	1. Bichhiya	1. Sindhupur, 2. Targaon, 3. Rupau, 4. Sonik, 5. Muluk (Gaddaar)
		2. Mianganj	1. Sarmawa, 2. Virampur, 3. Kotra, 4. Korari Khurd, 5. Tajpur
		3. Nawabganj	1. Kotva, 2. Barua, 3. Dariyapur, 4. Gauri Saloneypur, 5. Virsinghpur
	19	56	280

Appendix 2.1

(Reference: Paragraph 2.2)

Details of beneficiaries in test checked districts excluded from AwaasSoft due to 'Job card already exist'

SI. No.	Name of districts	Number of eligible beneficiaries excluded during 2017-23 due to job card already existing
1	Ambedkar Nagar	667
2	Azamgarh	80
3	Bahraich	3854
4	Barabanki	261
5	Banda	1672
6	Budaun	0
7	Hardoi	157
8	Hamirpur	215
9	Jaunpur	934
10	Jhansi	228
11	Lakhimpur Kheri	2254
12	Maharajganj	687
13	Mahoba	177
14	Moradabad	143
15	Shahjahanpur	957
16	Sambhal	108
17	Sitapur	4159
18	Sultanpur	1524
19	Unnao	706
Total		18783

(Source: Information provided by DRDAs of test checked districts)

Appendix 2.2

(Reference: Paragraph 2.3)

Details of house sanctioned to persons with Disabilities (PwD) in PMAY-G

Sl. No.	District	Number of houses sanctioned to PwD under PMAY-G (2017-23)	Total Number of houses sanctioned under PMAY-G (2017-23)
1	Ambedakar Nagar	6	53119
2	Azamgarh	9	90490
3	Bahraich	17	143323
4	Banda	10	82223
5	Barabanki	5	54455
6	Budaun	9	26503
7	Hardoi	19	66440
8	Hamirpur	3	22732
9	Jaunpur	21	83626
10	Jhansi	5	29240
11	Lakhimpur Kheri	19	128882
12	Maharajganj	3	47368
13	Mahoba	1	17533
14	Moradabad	14	13678
15	Sambhal	14	9962
16	Shahjahanpur	27	56365
17	Sitapur	32	193987
18	Sultanpur	27	109539
19	Unnao	12	45983
Total		253	1275448

(Source: Information provided by DRDAs and AwaasSoft data)

Appendix 3.1

(Reference: Paragraph 3.2)

Delay in release of Central share in State Nodal Account

(In ₹ lakh)

Allotment Year	Date of allotment	Central share	Month of credit in VLC	Released date of central share by the State Government	Date of credit of central share in SNA	Delay in release (in days)	Payable penal interest @12%
2016-17	27.04.2017	22998.57	April 2017	29.06.2017	29.07.2017	74	559.53
2016-17	27.04.2017	30480.95	April 2017	08.08.2017	29.08.2017	105	1052.22
2016-17	27.04.2017	880.74	April 2017	08.08.2017	29.08.2017	105	30.44
2019-20	20.03.2020	495.4	March 2020	30.06.2020	07.07.2020	82	13.36
Total							1655.51

(Source: Information provided by CRD and office of Accountant General (A&E)-I Uttar Pradesh)

Appendix 3.2

(Reference: Paragraph 3.3)

Delay in release of first instalment to beneficiaries

Sl. No.	District	No. of total beneficiaries	Number of cases where 1 st instalment released to beneficiaries in 7 to 15 days	Number of cases where 1 st instalment released to beneficiaries after 15 days	Total cases of delayed payments
1	Ambedkar Nagar	116	19	47	66
2	Azamgarh	120	24	80	104
3	Bahraich	116	21	69	90
4	Banda	110	19	68	87
5	Barabanki	120	19	64	83
6	Budaun	106	22	45	67
7	Hamirpur	115	16	72	88
8	Hardoi	120	35	58	93
9	Jaunpur	120	20	83	103
10	Jhansi	120	22	75	97
11	Lakhimpur Kheri	120	28	71	99
12	Maharajganj	112	13	62	75
13	Mahoba	80	11	45	56
14	Moradabad	115	28	62	90
15	Sambhal	119	33	78	111
16	Shahjahanpur	116	20	55	75
17	Sitapur	119	36	59	95
18	Sultanpur	117	19	70	89
19	Unnao	117	21	79	100
Total		2178	426	1242	1668

(Source: As per AwaasSoft data)

Appendix 3.3

(Reference: Paragraph 3.5)

Less release of Central share due to underutilisation of administrative fund by the State Government

(in ₹ Crore)

Year	Programme fund released (Central share)	Administrative fund envisaged to be released by GoI as per the assigned percentage of programme fund	Administrative fund released by GoI	Less release of Administrative fund
2017-18	4927.16	197.09	20.91	176.18
2018-19	2655.37	106.21	0	106.21
2019-20	1261.18	21.44	0	21.44
2020-21	4835.85	82.21	0	82.21
2021-22	3685.17	62.65	41.83	20.82
2022-23	4648.43	79.02	128.59	-49.57
Total	22013.16	548.62	191.33	357.29

(Source: Provided by CRD, Lucknow)

Appendix 3.4

(Reference: Paragraph 3.5)

Districts wise expenditure against available administrative fund during 2017-23

(in ₹ Lakh)

SI. No.	Name of Districts	During 2017-23		District wise expenditure in percentage
		Available fund	Expenditure	
1	Ambedkar Nagar	400.84	287.87	72
2	Sultanpur	562.66	289.14	51
3	Hardoi	531.32	391.07	74
4	Banda	394.06	105.51	27
5	Hamirpur	61.97	61.97	100
6	Sambhal	34.70	8.68	25
7	Unnao	270.94	132.13	49
8	Maharajganj	293.45	96.42	33
9	Azamgarh	319.30	263.22	82
10	Barabanki	433.36	214.63	50
11	Shahjahanpur	351.46	186.33	53
12	Budaun	250.96	119.01	47
13	Mahoba	116.90	86.97	74
14	Moradabad	306.16	263.09	86
15	Jhansi	207.85	42.21	20
16	Lakhimpur Kheri	765.75	247.56	32

(Source: Information provided by DRDAs)

Appendix 3.5

(Reference: Paragraph 3.5)

Activities on which expenditure was incurred by test checked districts during 2017-23

Sl. No.	Head of Expenditure on Administrative fund	No. of Districts expenditure During 2017-23
(i)	Activities to sensitise and impart habitat and housing literacy to beneficiaries	6
(ii)	Construction of prototypes of house typologies for demonstration	1
(iii)	Cost of supervision and monitoring of scheme implementation including mobility, IT (hardware and software) and communication systems, office contingencies, incentives etc.	15
(iv)	Cost of setting up and operating PMU, including hiring of personnel on contract	7
(v)	Cost towards training and Certification of masons	5
(vi)	Training of Community Resource persons (CRPs) viz., NRLM compliant SHGs, Asha worker, Anganwadi worker and NGOs	2
(vii)	Social audit and IEC Activities	11
(viii)	Payment of honorarium to CRPs and service charges to NGOs	3
(ix)	Training of officials and elected representatives of Panchayats including exposure visits	0
(x)	Conduct of assessments and studies including evaluation studies	2
(xi)	Cost of demonstration of Innovative technologies and works related to housing	1
(xii)	Cost of engaging IIT/NIT or other institutes of repute as State Technical Support Agency (STSA)	1
(xiii)	Cost towards monitoring the quality of construction of PMAY-G houses	6

Appendix 3.6

(Reference: Paragraph 3.9)

Detail of instalments of the beneficiaries transferred to the accounts of other persons

(In ₹ Lakh)

Sl. No.	Name of Districts	Number of cases	Amount transfer to another bank account due to suspected cyber crime	Recovered Amount	Recoverable amount
1	Kushinagar	1	0.40	0.00	0.40
2	Lucknow	2	0.80	0.00	0.80
3	Ambedkar Nagar	6	2.40	0.00	2.40
4	Bahraich	105	66.40	0.00	66.40
5	Sitapur	7	2.80	0.00	2.80
6	Balrampur	8	4.40	0.00	4.40
7	Hardoi	1	0.70	0.00	0.70
8	Jaunpur	4	3.00	0.00	3.00
9	Jhansi	2	0.80	0.00	0.80
10	Sambhal	25	10.00	0.00	10.00
11	Varanasi	11	4.40	0.00	4.40
12	Fatehpur	1	0.40	0.00	0.40
13	Lalitpur	16	6.40	1.60	4.80
Total		189	102.90	1.60	101.30

(Source: Information provided by CRD Lucknow)

Appendix 4.1

(Reference: Paragraph 4.5.1)

Details of demo houses constructed in the blocks under PMAY-G

Sl. No.	Name of district	Number of blocks in the district	Number of blocks in which demo houses constructed	Number of blocks in which demo house not constructed
1	Ambedkar Nagar	9	9	0
2	Azamgarh	22	3	19
3	Bahraich	14	7	7
4	Banda	8	7	1
5	Barabanki	15	11	4
6	Budaun	15	0	15
7	Hamirpur	7	0	7
8	Hardoi	19	15	4
9	Jaunpur	21	17	4
10	Jhansi	8	0	8
11	Lakhimpur Kheri	15	14	1
12	Maharajganj	12	0	12
13	Mahoba	4	4	0
14	Moradabad	8	0	8
15	Shahjahanpur	15	7	8
16	Sitapur	19	17	2
17	Sambhal	8	8	0
18	Sultanpur	14	2	12
19	Unnao	16	4	12
Total		249	125 (50 per cent)	124 (50 per cent)

(Source: Information provided by DRDAs)

Appendix 4.2

(Reference: Paragraph 4.8)

Details of beneficiaries sanctioned houses with discrepancy in data

Sl. No.	Name of districts	Number of beneficiaries
1	Azamgarh	284
2	Bahraich	27
3	Barabanki	3
4	Budaun	4
5	Hardoi	47
6	Jaunpur	86
7	Lakhimpur Kheri	14
8	Maharajganj	5
9	Mahoba	3
10	Sitapur	90
11	Unnao	9
Total		572

(Source: Information provided by DRDA)

Appendix 4.3

(Reference: Paragraph 4.10)

Result of Joint Physical Verification

SL. No.	District	Total beneficiaries surveyed	Total number of houses completed (as per AwaasSoft)	Number of incomplete houses reported as completed	Number of houses without logo	Number of houses with Tin/Asbestos roof	Number of completed houses in which nobody lives	Number of houses without plaster	Number of houses without cooking space	Number of houses without bathing space
1	Ambedkar Nagar	116	97	2	82	1	2	75	74	84
2	Azamgarh	120	119	23	96	19	0	107	38	54
3	Bahraich	116	104	2	101	3	0	88	94	98
4	Banda	110	95	7	88	0	5	72	68	76
5	Barabanki	120	119	0	71	0	0	60	10	64
6	Budaun	106	105	5	88	0	2	80	35	30
7	Hamirpur	115	107	3	105	0	4	86	81	84
8	Hardoi	120	117	1	50	1	0	91	110	109
9	Jaunpur	120	109	8	92	6	1	83	21	25
10	Jhansi	120	120	3	82	0	1	49	26	44
11	Lakhimpur Kheri	120	117	9	101	0	0	87	66	61
12	Maharajganj	112	111	1	75	6	0	84	33	37
13	Mahoba	80	78	0	76	0	0	51	2	3
14	Moradabad	115	115	0	96	0	0	79	47	39
15	Sambhal	119	118	0	108	0	0	80	84	74
16	Shahjahanpur	116	114	5	94	1	3	89	57	45
17	Sitapur	119	110	5	102	0	2	94	94	91
18	Sultanpur	117	108	3	98	5	2	92	97	96
19	Unnao	117	116	0	108	0	3	101	92	91
	TOTAL	2178	2079	77	1713	42	25	1548	1129	1205

(Source: Joint physical verification)

Appendix 4.4

(Reference: Paragraph 4.11.1)

Status of convergence reported in test checked districts⁶⁴

Sl. No.	District	Houses sanctioned	Houses completed	Toilet Constructed	LPG connection	Electricity connection	Water connection
1	Ambedkar Nagar	62958	58510	55580	55593	55018	52088
2	Azamgarh	109185	104088	99182	95617	94042	75789
3	Bahraich	184494	161398	154895	150320	148803	91272
4	Banda	106271	81919	78439	77579	78794	59454
5	Barabanki	69894	69068	67382	67370	66022	62811
6	Budaun	43091	35501	34370	32300	29559	29142
7	Hamirpur	27672	24944	25773	25364	25147	19492
8	Hardoi	93727	83996	80166	77979	75499	40259
9	Jaunpur	97404	95465	86222	87419	85242	59141
10	Jhansi	33891	33509	31506	31904	31451	29856
11	Lakhimpur Kheri	160283	158309	151220	142535	139495	140315
12	Maharajganj	63454	62358	53126	58210	56302	46511
13	Mahoba	20870	20674	20315	19721	19915	12229
14	Moradabad	19298	19002	18888	18681	18705	17628
15	Sambhal	12888	12401	12110	11901	11771	11256
16	Shahjahanpur	70884	69015	60722	59253	55163	44101
17	Sitapur	240387	226347	213618	217067	212070	209864
18	Sultanpur	128174	118328	116219	109890	111850	30757
19	Unnao	62935	62428	59172	58348	56781	26460
Total		1607760	1497260	1418905	1397051	1371629	1058425
Percentage of houses completed				94.76	93.31	91.61	70.69

(Source: Information provided by DRDAs)

⁶⁴

Convergence report provided during field audit (September 2023 to March 2024).

Appendix 4.5

(Reference: Paragraph 4.11.1)

Details of Joint Physical Verification regarding convergence with other schemes in test checked districts

Sl. No.	Districts	Total beneficiaries surveyed	Total no. of houses completed (As per AwaasSoft)	No. of houses with toilet	No. of houses without toilet	No. of houses with electric connection	No. of houses without electric connection	No. of houses with LPG connection	No. of houses without LPG connection	No. of houses with drainage	No. of houses without drainage	No. of houses with Piped drinking water	No. of houses without Piped drinking water
1	Ambedkar Nagar	116	97	66	31	74	23	41	56	22	75	2	95
2	Azamgarh	120	119	70	49	94	25	82	37	86	33	3	116
3	Bahraich	116	104	39	65	64	40	63	41	27	77	8	96
4	Banda	110	95	58	37	59	36	48	47	26	69	20	75
5	Barabanki	120	119	81	38	66	53	62	57	90	29	0	119
6	Budaun	106	105	74	31	63	42	62	43	86	19	6	99
7	Hamirpur	115	107	87	20	75	32	73	34	53	54	22	85
8	Hardoi	120	117	90	27	59	58	71	46	30	87	4	113
9	Jaunpur	120	109	87	22	90	19	68	41	74	35	2	107
10	Jhansi	120	120	98	22	100	20	82	38	103	17	69	51
11	Lakhimpur Kheri	120	117	68	49	79	38	69	48	42	75	19	98
12	Maharajganj	112	111	71	40	99	12	87	24	77	34	1	110
13	Mahoba	80	78	72	6	76	2	57	21	58	20	16	62
14	Moradabad	115	115	105	10	92	23	72	43	109	6	14	101
15	Sambhal	119	118	111	7	89	29	78	40	67	51	17	101
16	Shahjahanpur	116	114	99	15	83	31	73	41	84	30	1	113
17	Sitapur	119	110	57	53	45	65	63	47	53	57	13	97
18	Sultanpur	117	108	70	38	80	28	66	42	24	84	6	102
19	Unnao	117	116	80	36	69	47	54	62	58	58	10	106
	TOTAL	2178	2079	1483	596	1456	623	1271	808	1169	910	233	1846

(Source: Joint physical verification)

Appendix 5.1

(Reference: Paragraph 5.1.1)

Functions and responsibilities of Programme Management Unit at different levels

Level	Composition	Functions and responsibilities
State level	<ul style="list-style-type: none"> State Nodal Officer-Head PMU Technical Expert in the field of house construction including alternate technologies Expert in IT/MIS/PFMS Expert in Financial matters Expert in Social Mobilisation Training Coordinator Support staff as per requirement 	<ul style="list-style-type: none"> Allocation of targets to districts and blocks; Fixing of number of instalments and amount of instalments; Monitoring preparation of Permanent Wait List (PWL) and drawal of Annual Selection list from the PWL; Mapping of new administrative units in AwaasSoft; Development of region specific house typologies within the state; Categorisation of 'Difficult Area' within the State and submission of proposal for approval of Empowered Committee (EC) of Ministry of Rural Development; Drawing up a convergence plan among different schemes and monitor its implementation; Monitor disbursement of loan to PMAY-G beneficiary, including through SLBC; Plan and organize mason training programme in the State through accredited Training Providers; Plan, Organize and facilitate sensitization of beneficiaries in the State. Monitor progress of construction under PMAY-G and Special Projects as per the prescribed timeline; Monitor and manage State Nodal Account; Manage AwaasSoft related administrative functions; Submission of proposal to Centre for release of funds.
District level	<ul style="list-style-type: none"> Headed by a full-time Program Officer or an officer of sufficient seniority at the District Level Technical professional in the field of construction IT professional Training Coordinator Support staff 	<ul style="list-style-type: none"> Finalization of the Block wise PWL and drawal of Annual Select List from the PWL; Facilitate allotment of land to the landless beneficiaries; Plan and organize sensitization of beneficiaries in the district; Plan and organize mason training programme through identified Training Providers including selection of trainees after screening;; Facilitate collective sourcing of construction materials for the beneficiaries, where needed; Plan production of construction material through MGNREGS and SHGs under DAY-NRLM; Coordinate with bank for loan disbursement to willing beneficiaries and monitor the progress through DLBC; Prepare special project proposals and monitor its implementation; Monitor progress of construction as per the prescribed timelines; Monitor reporting on AwaasSoft;
Block level	<ul style="list-style-type: none"> Headed by a full time block level officer/coordinator MIS Data entry operators Technical support staff 	<ul style="list-style-type: none"> Registration of beneficiaries; Issue of Sanction order to beneficiaries; Orientation of beneficiaries; Map a village functionary to beneficiary; Tag a trained mason to beneficiary; Monitor the progress of house construction and timely release of instalments to the beneficiary; Reporting of the progress of construction through AwaasApp/AwaasSoft.

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